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(Original Signature of Member)

#### 117TH CONGRESS 1ST SESSION

# H.R.

To require parity in the coverage of mental health and substance use disorder services provided to enrollees in private insurance plans, whether such services are provided in-person or through telehealth.

#### IN THE HOUSE OF REPRESENTATIVES

Mr.	Trone introduced	the followi	ng bill;	which	was r	eferred	to the	Committee
	on							

## A BILL

To require parity in the coverage of mental health and substance use disorder services provided to enrollees in private insurance plans, whether such services are provided in-person or through telehealth.

- 1 Be it enacted by the Senate and House of Representa-
- 2 tives of the United States of America in Congress assembled,
- 3 SECTION 1. SHORT TITLE.
- 4 This Act may be cited as the "Tele-Mental Health
- 5 Improvement Act".

### SEC. 2. COVERAGE OF TELEHEALTH MENTAL HEALTH AND 2 SUBSTANCE USE DISORDER SERVICES. 3 (a) IN GENERAL.— 4 (1) Insurer requirements.—During the ap-5 plicable period described in subsection (g), if a group 6 health plan or group or individual health insurance 7 coverage provides coverage of a mental health or 8 substance use disorder service provided in-person the 9 group health plan or health insurance issuer offering 10 such group or individual health insurance cov-11 erage— 12 (A) shall provide coverage of the service 13 provided through telehealth at the same rate as 14 the coverage for the same service provided in-15 person (with the same cost-sharing for enrollees 16 and the same reimbursement rates for pro-17 viders); 18 (B) shall ensure that providers not charge 19 enrollees facility fees for such services provided 20 through telehealth; 21 (C) may not impose additional barriers to 22 obtaining such coverage for such services 23 through telehealth, compared to coverage for 24 such services provided in-person, such as a 25 prior authorization requirement that is more 26 rigorous than for in-person visits; and

1	(D) shall provide notice to enrollees, in-
2	forming such enrollees of how to access in-net-
3	work telehealth mental health and substance
4	use disorder services and the scope of their cov-
5	${ m erage}.$
6	(2) Provider requirements.—During the
7	applicable period described in subsection (g), if a
8	provider of a mental health or substance use dis-
9	order service provides such services via telehealth to
10	an enrollee in a group health plan or group or indi-
11	vidual health insurance coverage, the provider shall
12	not charge such enrollee, such group health plan, or
13	a health insurance issuer of such coverage facility
14	fees for such services.
15	(b) Enforcement.—
16	(1) Insurer requirements.—The provisions
17	of subsection (a)(1) shall be applied by the Secretary
18	of Health and Human Services, the Secretary of
19	Labor, and the Secretary of the Treasury to group
20	health plans and health insurance issuers offering
21	group or individual health insurance coverage as if
22	included in the provisions of part A of title XXVII
23	of the Public Health Service Act (42 U.S.C. 300gg
24	et seq.), part 7 of subtitle B of title I of the Em-

ployee Retirement Income Security Act of 1974 (29

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1	U.S.C. 1181 et seq.), and subchapter B of chapter
2	100 of the Internal Revenue Code of 1986, as appli-
3	cable.
4	(2) Provider requirements.—Subsection
5	(a)(2) shall be applied by the Secretary of Health
6	and Human Services and the Secretary of Labor to
7	providers as if included in the provisions of part E
8	of title XXVII of the Public Health Service Act.
9	(c) Implementation.—The Secretary of Health and
10	Human Services, Secretary of Labor, and Secretary of the
11	Treasury may implement the provisions of this section
12	through sub-regulatory guidance, program instruction, or
13	otherwise.
14	(d) Definitions.—In this section—
	(1) 11 . 1
15	(1) the terms "group health plan", "health in-
<ul><li>15</li><li>16</li></ul>	surance issuer", and "health insurance coverage"
16	surance issuer", and "health insurance coverage"
16 17	surance issuer", and "health insurance coverage" have the meanings given such terms in section 2791
16 17 18	surance issuer", and "health insurance coverage" have the meanings given such terms in section 2791 of the Public Health Service Act (42 U.S.C. 300gg–
16 17 18 19	surance issuer", and "health insurance coverage" have the meanings given such terms in section 2791 of the Public Health Service Act (42 U.S.C. 300gg–91), section 733 of the Employee Retirement Income
16 17 18 19 20	surance issuer", and "health insurance coverage" have the meanings given such terms in section 2791 of the Public Health Service Act (42 U.S.C. 300gg–91), section 733 of the Employee Retirement Income Security Act of 1974 (29 U.S.C. 1191b), and section
16 17 18 19 20 21	surance issuer", and "health insurance coverage" have the meanings given such terms in section 2791 of the Public Health Service Act (42 U.S.C. 300gg–91), section 733 of the Employee Retirement Income Security Act of 1974 (29 U.S.C. 1191b), and section 9832 of the Internal Revenue Code of 1986, as ap-
<ul><li>16</li><li>17</li><li>18</li><li>19</li><li>20</li><li>21</li><li>22</li></ul>	surance issuer", and "health insurance coverage" have the meanings given such terms in section 2791 of the Public Health Service Act (42 U.S.C. 300gg–91), section 733 of the Employee Retirement Income Security Act of 1974 (29 U.S.C. 1191b), and section 9832 of the Internal Revenue Code of 1986, as applicable; and

- 1 and includes 2-way video communication, and audio-
- 2 only communication.
- 3 (e) Rule of Construction.—Nothing in this sec-
- 4 tion shall prevent the application of any State law that
- 5 is not inconsistent with this section.
- 6 (f) Report to Congress.—Not later than 180 days
- 7 after the conclusion of the public health emergency de-
- 8 scribed in subsection (a), the Secretary of Health and
- 9 Human Services shall submit to the Committee on Health,
- 10 Education, Labor, and Pensions of the Senate, the Com-
- 11 mittee on Education and Labor of the House of Rep-
- 12 resentatives, and the Committee on Energy and Commerce
- 13 of the House of Representatives on the impacts the re-
- 14 quirement under subsection (a) has on the use of both
- 15 telehealth services and health services provided in-person.
- 16 (g) APPLICABLE PERIOD.—The applicable period de-
- 17 scribed in subsection (a) is the period beginning on the
- 18 date of enactment of this Act and ending on the date that
- 19 is 90 days after the public health emergency declared by
- 20 the Secretary of Health and Human Services under sec-
- 21 tion 319 of the Public Health Service Act (42 U.S.C.
- 22 247d) on January 31, 2020, with respect to COVID-19,
- 23 expires.