



DEPARTMENT OF COMMERCE AND INSURANCE

P.O. Box 690, Jefferson City, Mo. 65102-0690

INSURANCE BULLETIN 20-07

PROVISION OF SERVICES VIA TELEHEALTH

Issued: March 26, 2020

The following Bulletin is issued by the Missouri Department of Commerce and Insurance (“Department”) to inform and educate the reader on the specified issue. It does not have the force and effect of law, is not an evaluation of any specific facts or circumstances, and is not binding on the Department. See section 374.015, RSMo.

To: Health carriers writing health insurance or health benefit plan coverage in Missouri

From: Chlora Lindley-Myers, Director

Re: Provision of Services via Telehealth

On March 13, 2020, Governor Michael L. Parson issued Executive Order 20-02, declaring a State of Emergency in Missouri due to the risk posed to the public and to health and safety by COVID-19. Subsequently, on March 18, 2020 the Governor issued Executive Order 20-04, granting the Directors of several state agencies, including the Department of Health and Senior Services and the Department of Commerce and Insurance the authority to temporarily waive or suspend the operation of statutes and regulations, subject to approval of the governor and under the purview of such directors in order to best serve the interests of the public health, safety and welfare to effectuate Executive Order 20-04. The Department is issuing this Bulletin to assist individuals and entities regulated by the Department who are seeking to provide or obtain services via telehealth.

The provision of healthcare services via telehealth is becoming increasingly important as an alternate way for consumers to access healthcare services in light of the COVID-19 pandemic. Telehealth allows consumers to access healthcare services – including services like mental health services, physical therapy, and speech therapy– while maintaining appropriate social distancing. Under section 376.1900 RSMo, health carriers in Missouri are required to provide coverage for health care services provided by a health care provider via telehealth in the same manner as they

would provide such coverage if the service was provided in person. The Department strongly encourages accessing healthcare services via telehealth in order to maintain social distancing. For purposes of this requirement, a “health care provider” is defined as a provider licensed in the State of Missouri.

Under the authority described in Executive Order 20-04, the general requirement that health care providers be licensed in the State of Missouri in order to provide care via telehealth in this state, as specified in section 191.1145.3, has been waived. Accordingly, while this bulletin is in effect, the Director will not take an enforcement action against any health carrier when the health carrier provides coverage for services provided via telehealth by a health care provider who is licensed in another state but not licensed in the state of Missouri.

In addition, while section 376.1900.8 allows carriers to restrict coverage for telehealth services to those provided by in-network providers, carriers are strongly encouraged to implement this bulletin along with Bulletin 20-03, in an effort to broaden access to services provided via telehealth. This request applies to all services provided through telehealth, including mental health services and therapies, not just testing or office visits related to COVID-19.

If you have questions or concerns about this bulletin, please contact Amy Hoyt at amy.hoyt@insurance.mo.gov

This bulletin is effective until May 15, 2020, unless extended by the Director.