

TITLE 4: ECONOMIC RESOURCES
DIVISION 7: INSURANCE

§ 7807. Cost-Shifting Prohibited.

A health insurance issuer or health benefit plan may charge a deductible, co-payment, or co-insurance for mental health services provided by telehealth so long as it does not exceed the deductible, co-payment, or co-insurance applicable to an in-person encounter. A health insurance issuer or health benefit plan may not impose any annual or lifetime dollar maximum on coverage for mental health services provided by telehealth other than an annual or lifetime dollar maximum that applies in the aggregate to all items and services covered under the policy, or impose upon any person receiving benefits pursuant to this section any co-payment, co-insurance, or deductible amounts, or any policy year, calendar year, lifetime, or other durational benefit limitation or maximum for benefits or services, that is not equally imposed upon all terms and services covered under the policy, contract, or plan.

Source: PL 23-13, § 2 (Nov. 22, 2023).

Commission Comment: *Legislative Findings.*—For Findings and Purposes of PL 23-13, see Commission comment to 4 CMC § 7801.