

**Act No. 34 (S.60). Health; health insurance; sexual assault examination**

**An act relating to payment for medical examinations for victims of sexual assault**

This act prohibits health insurers from imposing cost-sharing requirements such as co-payments and deductibles on a victim of alleged sexual assault for services associated with specific procedure codes identified in a memorandum of understanding between the health insurer and the Vermont Center for Crime Victim Services. It specifies that the State will bear the costs of medical care for victims of crime committed in Vermont only if they do not have health insurance or their health insurance does not cover all of the care provided. It directs health care facilities and health care providers to bill the victim's insurance first; if the victim does not have health coverage or the health plan denies the claim, the Victims' Compensation Fund will reimburse health care facilities and health care providers at 60 percent of billed charges, rather than at 70 percent as under the prior law. The act directs the Department of Vermont Health Access, the three private insurers with greatest number of covered lives in Vermont, and the Vermont Center for Crime Victim Services to enter into a memorandum of understanding by August 1, 2015 to ensure that victims of sexual assault can change the address where they will receive an explanation of benefits describing the medical care and services they received; they may provide an alternative address or choose to have the document sent to them care of the Center. The memorandum of understanding must also ensure that the Center, and not the victim, will be billed for any noncovered services and for any amount due from an insured with a high-deductible plan who has not yet met the deductible for the plan year.

Multiple effective dates, beginning on May 26, 2015