

1 S.60

2 Introduced by Senators Sears and Ashe

3 Referred to Committee on Health and Welfare

4 Date: February 4, 2015

5 Subject: Health; health insurance; hospitals; medical examinations; victims of  
6 crime; victims of sexual assault

7 Statement of purpose of bill as introduced: This bill proposes to reduce the  
8 cost of medical examinations for victims of sexual assault. It would reduce the  
9 amount the State pays health care facilities and health care providers for  
10 examinations and other medical care provided to victims of crime and require  
11 facilities and providers to bill the victim's health insurance first. It would also  
12 require hospitals, health insurers, Medicaid, and the Center for Crime Victim  
13 Services to enter into a memorandum of understanding in order to protect the  
14 confidentiality of victims of sexual assault.

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

17 It is hereby enacted by the General Assembly of the State of Vermont:

1 Sec. 1. 8 V.S.A. § 4089 is added to read:

2 § 4089. SERVICES FOR VICTIMS OF SEXUAL ASSAULT

3 ~~(a)(1) A health insurer shall not impose any co-payment or coinsurance or,~~  
4 ~~to the extent permitted under federal law, deductible or other cost-sharing~~  
5 ~~requirement for the sexual assault examination of a victim of alleged sexual~~  
6 ~~assault, including the initial examination and any related care and services.~~

7 (2) For a high-deductible health plan under which a victim of alleged  
8 sexual assault has not yet met the deductible requirement for the plan year, the  
9 health insurer shall refer any amount due from the insured to the State for  
10 ~~payment pursuant to 32 V.S.A. § 1407.~~

*(a) A health insurer shall not impose any co-payment or coinsurance or, to the extent permitted under federal law, deductible or other cost-sharing requirement for the sexual assault examination of a victim of alleged sexual assault for health care services associated with specific procedure codes identified in a memorandum of understanding between the health insurer and the Vermont Center for Crime Victim Services.*

11 (b) As used in this section:

12 (1) "Health insurer" shall have the same meaning as in 18 V.S.A.

13 § 9402.

14 (2) "Sexual assault examination" means either or both of the following:

15 (A) a physical examination of the patient, documentation of  
16 biological and physical findings, and collection of evidence; and

17 (B) treatment of the patient's injuries; providing care for sexually  
18 transmitted infections; assessing pregnancy risk; discussing treatment options

1 including reproductive health services, screening for the human  
2 immunodeficiency virus, and prophylactic treatment when appropriate; and  
3 providing instructions and referrals for follow-up care.

4 Sec. 2. 13 V.S.A. § 5356(c) is amended to read:

5 (c) The board may reimburse health care facilities and health care providers  
6 as defined in ~~section 18 V.S.A. § 9402 of Title 18~~ at ~~70~~ 60 percent of the billed  
7 charges for compensation claims for uninsured crime victims who do not  
8 qualify for the hospital's patient assistance program, Medicaid, or Medicare.

9 The health care facility or health care provider shall not bill any balance to the  
10 uninsured crime victim.

11 Sec. 3. 32 V.S.A. § 1407 is amended to read:

12 § 1407. COSTS TO BE BORNE BY THE STATE

13 (a) As described in this section, the State shall cover the costs of certain  
14 medical care for victims of crime committed in this State without health  
15 insurance or whose health insurance does not pay for all of the care provided.

16 ~~(b) The State shall bear the costs of medical and psychological~~  
17 ~~examinations administered to victims of crime committed in this State, in~~  
18 ~~instances where that examination is requested by a law enforcement officer or~~  
19 ~~a prosecuting authority of the State or any of its subdivisions and the victim~~  
20 ~~does not have health coverage or the victim's health coverage does not cover~~  
21 ~~the entire cost of the examination. The State shall also bear the costs of~~

1 ~~medical examinations administered to victims in cases of alleged sexual assault~~  
2 where the victim obtains such an examination prior to receiving such a request  
3 if the victim does not have health coverage or the victim's health coverage  
4 does not cover the entire cost of the examination. If, as a result of a sexual  
5 assault examination, the alleged victim has been referred for mental health  
6 counseling, the State shall bear ~~the~~ any costs of such examination not covered  
7 by the victim's health coverage. These costs may be paid from the Victims'  
8 ~~Compensation Fund from funds appropriated for that purpose.~~

*(b) The State shall bear the costs of forensic medical and psychological examinations administered to victims of crime committed in this State, in instances where that examination is requested by a law enforcement officer or a prosecuting authority of the State or any of its subdivisions and the victim does not have health coverage or the victim's health coverage does not cover the entire cost of the examination. The State shall also bear the costs of ~~medical examinations~~ sexual assault examinations, as defined in 8 V.S.A. § 4089, administered to victims in cases of alleged sexual assault where the victim obtains such an examination prior to receiving such a request if the victim does not have health coverage or the victim's health coverage does not cover the entire cost of the examination. If, as a result of a sexual assault examination, the alleged victim has been referred for mental health counseling, the State shall bear ~~the~~ any costs of such examination not covered by the victim's health coverage. These costs may be paid from the Victims' Compensation Fund from funds appropriated for that purpose.*

9 (c)(1) The Health care facilities and health care providers shall bill the  
10 victim's health insurance plan, Medicaid, Medicare, or another health benefit  
11 plan, as applicable, for the services described in subsection (b) of this section.  
12 If the victim does not have health coverage or if the victim's health benefit  
13 plan denies the claim, the Fund shall reimburse health care facilities and health  
14 care providers located in Vermont as defined in 18 V.S.A. § 9402 at 70 60

1 percent of the billed charges for these claims, and the health care provider or  
2 facility shall not bill any balance to the crime victim.

3 (2) If the victim's health coverage does not cover all of the medical care  
4 provided pursuant to this section and the victim would otherwise be  
5 responsible for any co-payment, coinsurance, deductible, or other cost-sharing,  
6 the Fund shall pay the victim's share directly to the health care facility or  
7 provider.

8 (d) A victim, at his or her own expense, may obtain copies of the results of  
9 an examination under this section.

10 Sec. 4. CONFIDENTIALITY; MEMORANDUM OF UNDERSTANDING

11 ~~On or before July 1, 2015, the Department of Vermont Health, the three~~  
12 ~~private health insurers with the greatest number of covered lives in this State,~~  
13 ~~each hospital licensed in this State, and the Vermont Center for Crime Victim~~  
14 ~~Services shall enter into a memorandum of understanding to ensure that:~~

*On or before August 1, 2015, the Department of Vermont Health Access, the*  
*three private insurers with the greatest number of covered lives in this State,*  
*and the Vermont Center for Crime Victim Services shall enter into a*  
*memorandum of understanding to ensure that:*

15 (1) A victim of sexual assault is provided with an opportunity to change  
16 the address at which the victim will receive an explanation of benefits or other  
17 documents describing the medical care and services provided to the victim  
18 following the sexual assault. The victim may provide an alternative address or

1 elect to have the explanation of benefits or other documents sent to the victim  
2 care of the Vermont Center for Crime Victim Services.

3 (2) The provisions of Secs. 1 and 3 of this act are carried out, including  
4 ensuring that the Center is billed for any noncovered services and for any  
5 amount due from an insured with a high-deductible plan for which the  
6 deductible has not yet been met.

7 ~~Sec. 5. EFFECTIVE DATE~~

8 ~~This act shall take effect on passage.~~

*Sec. 5. EFFECTIVE DATES*

*(a) Secs. 1 (insurance coverage for victims of sexual assault) and 3 (costs borne by the State) shall take effect on October 1, 2015, except that the Victims' Compensation Fund shall reimburse health care facilities and health care providers at 60 percent of billed charges beginning on the date of passage of this act.*

*(b) Secs. 2 (health care services for uninsured crime victims) and 4 (confidentiality; memorandum of understanding) and this section shall take effect on passage.*