

## **S.60, An act relating to payment for medical examinations for victims of sexual assault**

### **Section by section summary of bill as passed by Senate**

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#### **Sec. 1. Insurance coverage for victims of sexual assault**

- Prohibits health insurers from imposing cost-sharing (co-pays, deductibles, etc.) on victim of alleged sexual assault for services associated with specific procedure codes identified in memorandum of understanding between health insurer and Vermont Center for Crime Victim Services

#### **Sec. 2. Reimbursement to health care facilities**

- Allows Victims Compensation Board to reimburse health care facilities and health care providers at 60% of billed charges for uninsured crime victims
  - they are reimbursed at 70% of billed charges under current law

#### **Sec. 3. Costs of medical care for victims of crimes**

- 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
- 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% of billed charges
  - they are reimbursed at 70% of billed charges under current law

#### **Sec. 4. Confidentiality and memorandum of understanding**

- Directs Department of Vermont Health Access, three private insurers with greatest number of covered lives in Vermont, and Vermont Center for Crime Victim Services to enter into 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 Center, and not the victim, gets billed for any noncovered services and for any amount due from an insured with a high-deductible plan who hasn't met the deductible for the year

#### **Sec. 5. Effective dates**

- Insurance provisions take effect on October 1, 2015, except that the Victims' Compensation Fund starts reimbursing at 60% of billed charges on passage
- Confidentiality and memorandum of understanding provisions effective on passage