
Addendum: for use with Tennessee Health online ExamFX course and study guide version 23136en, per exam content outline updates effective 11/2/2021.

*The following are **content additions** to supplement your existing text unless otherwise indicated:*

Tennessee Laws and Rules Pertinent to Accident and Health Only

B. Mandated Coverages

Telehealth Services

Telehealth services refer to two-way, real time interactive communication between a patient and a physician or practitioner at a distant site. Telehealth does not include audio-only conversations, electronic mail messages, or copies of written or printed material. Telehealth providers are subject to the same requirements and contractual terms as in-person healthcare services providers. Insurers must reimburse health care service providers without any distinction or consideration for the geographic location of patients. Insurers cannot exclude coverage solely because it is provided through telehealth services.

Additional Mandated Coverages

In addition to those previously mentioned, all individual and group health insurance policies issued in Tennessee must also include the following mandated coverages:

- Emergency services;
- Prescription eye drops;
- Proton radiation cancer therapy;
- Drugs not approved by the FDA, except those considered experimental or determined to be contra-indicated;
- Coverage for minor children who are by court order in custody of an insured guardian;
- Anesthesia, hospital, and physician expenses for hospital dental procedures on minor children age 8 and younger, which cannot be performed safely in a dental office setting;
- Treatment for autism spectrum disorders in children age 12 or younger;
- Hearing aids for children under the age of 18;
- Early prostate cancer detection for men age 50 and older or when deemed medically necessary;
- Early colorectal cancer detection;
- At least 2 medication counseling sessions for an insured prescribed 6 or more types of medication;
- Routine patient care costs related to clinical trials;
- Hospital and medical coverage for physically or mentally handicapped dependents past the limiting age; and
- Expenses for services provided by charitable research hospitals.