

BILL ANALYSIS

Senate Research Center
89R3350 RDR-D

H.B. 1052
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Health & Human Services
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Engrossed

AUTHOR'S / SPONSOR'S STATEMENT OF INTENT

Telemedicine has become an essential part of health care delivery, expanding access to services for patients across Texas. Over the past decade, the state has taken important steps to promote telehealth, including legislation requiring insurance coverage for remote services. However, current law contains a key limitation: for telehealth services to be covered, both the patient and the provider must be within Texas. This restriction excludes out-of-state providers, even those licensed and authorized to practice in Texas, from coverage under many health benefit plans, limiting access and continuity of care for Texas residents.

H.B. 1052 addresses this barrier by requiring health benefit plans to cover telemedicine, teledentistry, and telehealth services delivered to or from locations outside the state. To qualify, the patient must reside in Texas, and the provider must be licensed to practice in Texas and maintain a physical office within the state.

By removing outdated geographic restrictions, H.B. 1052 improves access to care, particularly in underserved areas, enhances patient choice, and supports more timely, efficient health care delivery for Texans.

H.B. 1052 amends current law relating to health benefit plan coverage of telemedicine, teledentistry, and telehealth appointments with an originating site or distant site located outside this state.

RULEMAKING AUTHORITY

This bill does not expressly grant any additional rulemaking authority to a state officer, institution, or agency.

SECTION BY SECTION ANALYSIS

SECTION 1. Amends Section 1455.001, Insurance Code, by amending Subdivision (1-a) and adding Subdivisions (1-b) and (1-c) to define "distant site" and "originating site."

SECTION 2. Amends Section 1455.004, Insurance Code, by adding Subsection (e), as follows:

(e) Requires that a health benefit plan provide coverage for a covered health care service or procedure delivered as a telemedicine medical service, teledentistry dental service, or telehealth service with an originating site or distant site located outside this state on the same basis and to the same extent that the plan provides coverage for the service or procedure delivered as a telemedicine medical service, teledentistry dental service, or telehealth service with an originating site and distant site located in this state if the individual who receives the service resides primarily in this state and the health professional who provides the service is licensed or otherwise authorized to provide the service in this state and has a physical office in this state.

SECTION 3. Makes application of Section 1455.004 (Coverage for Telemedicine Medical Services, Teledentistry Dental Services, and Telehealth Services), Insurance Code, as amended by this Act, prospective to January 1, 2026.

SECTION 4. Effective date: September 1, 2025.