

## AN ACT

1 Amending Title 40 (Insurance) of the Pennsylvania Consolidated  
2 Statutes, providing for insurance coverage for  
3 electrocardiograms.

4 The General Assembly of the Commonwealth of Pennsylvania  
5 hereby enacts as follows:

6 Section 1. Title 40 of the Pennsylvania Consolidated  
7 Statutes is amended by adding a part to read:

8 PART V

9 SPECIAL PROVISIONS RELATING TO

10 PARTICULAR CLASSES OF INSURANCE

11 Chapter

12 81. Electrocardiograms

13 CHAPTER 81

14 ELECTROCARDIOGRAMS

15 Sec.

16 8101. Scope of chapter.

17 8102. Definitions.

18 8103. Applicability.

1 8104. Insurance coverage.

2 § 8101. Scope of chapter.

3 This chapter relates to insurance coverage for  
4 electrocardiograms for students participating in or desiring to  
5 participate in an athletic activity.

6 § 8102. Definitions.

7 The following words and phrases when used in this chapter  
8 shall have the meanings given to them in this section unless the  
9 context clearly indicates otherwise:

10 "Athletic activity." As defined under section 2 of the  
11 Sudden Cardiac Arrest Prevention Act.

12 "Electrocardiogram." A medical test which results in a  
13 graphic record of heart muscle activity showing the variations  
14 in electric force which trigger the contraction of the heart in  
15 order to diagnose heart disease.

16 "Health care provider." A person, corporation, facility,  
17 institution or other entity licensed, certified or approved by  
18 the Commonwealth to provide health care or professional medical  
19 services. The term includes, but is not limited to, a physician,  
20 chiropractor, optometrist, professional nurse, certified nurse-  
21 midwife, podiatrist, hospital, nursing home, ambulatory surgical  
22 center or birth center.

23 "Insurer." A health insurance entity licensed in this  
24 Commonwealth to issue any individual or group health, sickness  
25 or accident policy or subscriber contract or certificate that  
26 provides medical or health care coverage by a health care  
27 facility or licensed health care provider that is offered or  
28 governed under any of the following:

29 (1) The act of May 17, 1921 (P.L.682, No.284), known as  
30 The Insurance Company Law of 1921, including section 630 and

1 Article XXIV thereof.

2 (2) The act of December 29, 1972 (P.L.1701, No.364),  
3 known as the Health Maintenance Organization Act.

4 (3) The act of May 18, 1976 (P.L.123, No.54), known as  
5 the Individual Accident and Sickness Insurance Minimum  
6 Standards Act.

7 (4) Chapter 61 (relating to hospital plan corporations)  
8 or 63 (relating to professional health services plan  
9 corporations).

10 "Sudden Cardiac Arrest Prevention Act." The act of May 30,  
11 2012 (P.L.574, No.59), known as the Sudden Cardiac Arrest  
12 Prevention Act.

13 § 8103. Applicability.

14 This chapter shall not apply to the following policies:

15 (1) Accident only.

16 (2) Fixed indemnity.

17 (3) Limited benefit.

18 (4) Credit.

19 (5) Dental.

20 (6) Vision.

21 (7) Specified disease.

22 (8) Medicare supplement.

23 (9) CHAMPUS (Civilian Health and Medical Program of the  
24 Uniformed Services) supplement.

25 (10) Long-term care or disability income.

26 (11) Workers' compensation.

27 (12) Automobile medical payment.

28 § 8104. Insurance coverage.

29 An insurer that provides health insurance coverage to a  
30 student to which the Sudden Cardiac Arrest Prevention Act

1 applies shall also provide coverage for each electrocardiogram  
2 required under the Sudden Cardiac Arrest Prevention Act. The  
3 minimum coverage required shall include all costs associated  
4 with each electrocardiogram.

5 Section 2. This act shall apply to a policy, contract or  
6 certificate offered, issued or renewed by an insurer in this  
7 Commonwealth on or after the effective date of this act.

8 Section 3. This act shall take effect in 60 days.