

HOUSE BILL No. 5445

February 6, 1990, Introduced by Reps. Berman, Richard A. Young, DeMars, Allen, Hoekman, Gilmer, Kilpatrick, Bankes, Gubow, Leland, Johnson, Pitoniak and Gire and referred to the Committee on Insurance.

A bill to amend Act No. 218 of the Public Acts of 1956, entitled as amended

"The insurance code of 1956,"

as amended, being sections 500.100 to 500.8302 of the Michigan Compiled Laws, by adding sections 3406f and 3617.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Section 1. Act No. 218 of the Public Acts of 1956, as
2 amended, being sections 500.100 to 500.8302 of the Michigan
3 Compiled Laws, is amended by adding sections 3406f and 3617 to
4 read as follows:

5 SEC. 3406F. AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY,
6 OR RENEWS IN THIS STATE A HOSPITAL, MEDICAL, OR SURGICAL EXPENSE
7 INCURRED POLICY SHALL PROVIDE COVERAGE IN THAT POLICY FOR THE
8 INSURED'S ADOPTED CHILDREN BEGINNING FROM THE DATE OF PLACEMENT
9 FOR THE PURPOSE OF ADOPTION AND CONTINUING UNTIL THE POLICY IS

1 CANCELED OR DISCONTINUED OR THE PLACEMENT IS DISRUPTED PRIOR TO
2 LEGAL ADOPTION AND THE CHILD IS REMOVED FROM PLACEMENT. COVERAGE
3 UNDER THIS SUBSECTION FOR THE ADOPTED OR PLACED CHILD SHALL BE
4 THE SAME AS COVERAGE FOR THE INSURED'S OTHER DEPENDENTS AND SHALL
5 NOT CONTAIN ANY PREEXISTING CONDITION LIMITATIONS, INSURABILITY,
6 ELIGIBILITY, OR HEALTH UNDERWRITING APPROVAL PROVISIONS CONCERN-
7 ING ADOPTED CHILDREN.

8 SEC. 3617. AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY,
9 OR RENEWS IN THIS STATE A GROUP HOSPITAL, MEDICAL, OR SURGICAL
10 EXPENSE INCURRED POLICY SHALL PROVIDE COVERAGE IN THAT POLICY FOR
11 THE INSURED'S ADOPTED CHILDREN BEGINNING FROM THE DATE OF PLACE-
12 MENT FOR THE PURPOSE OF ADOPTION AND CONTINUING UNTIL THE POLICY
13 IS CANCELED OR DISCONTINUED OR THE PLACEMENT IS DISRUPTED PRIOR
14 TO LEGAL ADOPTION AND THE CHILD IS REMOVED FROM PLACEMENT.
15 COVERAGE UNDER THIS SUBSECTION FOR THE ADOPTED OR PLACED CHILD
16 SHALL BE THE SAME AS COVERAGE FOR THE INSURED'S OTHER DEPENDENTS
17 AND SHALL NOT CONTAIN ANY PREEXISTING CONDITION LIMITATIONS,
18 INSURABILITY, ELIGIBILITY, OR HEALTH UNDERWRITING APPROVAL PROVI-
19 SIONS CONCERNING ADOPTED CHILDREN.