



**House
Legislative
Analysis
Section**

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ADOPTTEES' HEALTH INSURANCE

House Bills 4119-4121

Sponsor: Rep. Maxine Berman

Committee: Insurance

Complete to 2-8-91

A SUMMARY OF HOUSE BILLS 4119-4121 AS INTRODUCED 2-7-91

The bills would require individual and group health insurance that provides or offers to provide coverage for a family member to provide, at the election of the insured, the same benefits for the insured's adopted children (or children placed with the insured for adoption). The coverage could not contain any pre-existing condition limitations or insurability, eligibility, or health underwriting approval provisions pertaining only to adopted children. The coverage would begin from the date of placement for the purpose of adoption and continue until the policy was canceled or discontinued or the placement was disrupted prior to legal adoption and the child removed from placement.

House Bill 4119 would amend the Nonprofit Health Care Corporation Reform Act (MCL 550.1418) to apply to group and nongroup certificates of Blue Cross and Blue Shield of Michigan. House Bill 4120 would amend the HMO act within the Public Health Code (MCL 333.21054c) to apply to individual and group contracts of health maintenance organizations. House Bill 4121 would amend the Insurance Code (MCL 500.3406f and 500.3617) to apply to individual and group hospital, medical, and surgical expense incurred policies of commercial health insurers.