

## STD. DISABILITY CLAIM FORM

House Bills 5272, 5273, and 5274 Sponsor: Rep. Alma Stallworth Committee: Public Health

Complete to 1-24-92

## A SUMMARY OF HOUSE BILLS 5272, 5273, AND 5274 AS INTRODUCED 10-17-91

The bills would require disability insurers, health maintenance corporations (HMOs), and health care corporations (i.e. Blue Cross and Blue Shield of Michigan, BCBSM) to use a standard medical claim form, would specify a form to be used until the insurance commissioner could promulgate rules establishing a standard medical claim form, and would allow people to get copies of their claim forms from their insurers.

House Bill 5274 would amend the Insurance Code (MCL 500.2240 and 500.2241) to require the insurance commissioner to promulgate rules establishing a standard medical claim form to be used by disability insurers, health care corporations, and BCBSM. The commissioner would have to schedule a public hearing on the proposed rules by October 1, 1994. The bill would specify a form to be used (beginning on October 1, 1992) until the rules were promulgated..

The commissioner's claim form would have to be in plain English, and would require providers to list each procedure and service performed under the appropriate code in the <u>Physicians' Current Procedural Terminology</u>. Disability insurers would have to give claimants, upon request, a copy of their claim form, along with an explanation of the coding for the procedure or service performed.

The bill also would require the insurance commissioner to encourage the establishment and use of regional claims centers and "other means to reduce the administrative expenses of disability insurance."

House Bill 5272 would amend the Public Health Code (MCL 333.21055a) to require health maintenance organizations to use standard medical claims forms, while House Bill 5273 would amend the Nonprofit Health Care Corporation Reform Act (MCL 550.1405, which regulates Blue Cross and Blue Shield of Michigan), to require BCBSM to use standard medical claim forms.