

HOUSE BILL No. 4121

February 7, 1991, Introduced by Reps. Berman, Byrum, Bouchard, Gubow, Martin, Bartnik, Nye, Anthony, Ouwinga, Hunter, Emerson, Olshove, Baade, Gire and DeMars 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 THAT PROVIDES OR OFFERS TO PROVIDE COVERAGE FOR A
8 FAMILY MEMBER OF THE INSURED SHALL PROVIDE COVERAGE IN THAT
9 POLICY UPON THE INSURED'S ELECTION FOR THE INSURED'S ADOPTED

1 CHILDREN BEGINNING FROM THE DATE OF PLACEMENT FOR THE PURPOSE OF
2 ADOPTION AND CONTINUING UNTIL THE POLICY IS CANCELED OR DISCON-
3 TINUED OR THE PLACEMENT IS DISRUPTED PRIOR TO LEGAL ADOPTION AND
4 THE CHILD IS REMOVED FROM PLACEMENT. COVERAGE UNDER THIS SECTION
5 FOR THE ADOPTED OR PLACED CHILD SHALL BE THE SAME AS COVERAGE FOR
6 THE INSURED'S OTHER DEPENDENTS OR, IF THE INSURED HAS NO DEPEN-
7 DENTS, SHALL BE THE SAME AS COVERAGE FOR DEPENDENTS AND SHALL NOT
8 CONTAIN ANY PREEXISTING CONDITION LIMITATIONS, INSURABILITY, ELI-
9 GIBILITY, OR HEALTH UNDERWRITING APPROVAL PROVISIONS THAT ONLY
10 PERTAIN TO ADOPTED CHILDREN.

11 SEC. 3617. AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY,
12 OR RENEWS IN THIS STATE A GROUP HOSPITAL, MEDICAL, OR SURGICAL
13 EXPENSE INCURRED POLICY THAT PROVIDES OR OFFERS TO PROVIDE COVER-
14 AGE FOR A FAMILY MEMBER OF THE INSURED SHALL PROVIDE COVERAGE IN
15 THAT POLICY UPON THE INSURED'S ELECTION FOR THE INSURED'S ADOPTED
16 CHILDREN BEGINNING FROM THE DATE OF PLACEMENT FOR THE PURPOSE OF
17 ADOPTION AND CONTINUING UNTIL THE POLICY IS CANCELED OR DISCON-
18 TINUED OR THE PLACEMENT IS DISRUPTED PRIOR TO LEGAL ADOPTION AND
19 THE CHILD IS REMOVED FROM PLACEMENT. COVERAGE UNDER THIS SECTION
20 FOR THE ADOPTED OR PLACED CHILD SHALL BE THE SAME AS COVERAGE FOR
21 THE INSURED'S OTHER DEPENDENTS OR, IF THE INSURED HAS NO DEPEN-
22 DENTS, SHALL BE THE SAME AS COVERAGE FOR DEPENDENTS AND SHALL NOT
23 CONTAIN ANY PREEXISTING CONDITION LIMITATIONS, INSURABILITY, ELI-
24 GIBILITY, OR HEALTH UNDERWRITING APPROVAL PROVISIONS THAT ONLY
25 PERTAIN TO ADOPTED CHILDREN.