



# HOUSE BILL No. 4311

February 18, 1993, Introduced by Reps. Berman, Gire, Gubow, Willard, Freeman, Walberg, Pitoniak, Rivers, DeMars, McNutt and Middleton 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 section 3406f.

## 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 section 3406f to read as  
4 follows:

5 SEC. 3406F. (1) BY JULY 1, 1993, AN INSURER THAT DELIVERS,  
6 ISSUES FOR DELIVERY, OR RENEWS IN THIS STATE AN EXPENSE-INCURRED  
7 HOSPITAL, MEDICAL, OR SURGICAL POLICY THAT PROVIDES OR OFFERS TO  
8 PROVIDE COVERAGE FOR A FAMILY MEMBER OF THE INSURED SHALL PROVIDE  
9 COVERAGE IN THAT POLICY UPON THE INSURED'S ELECTION AS FOLLOWS:

1 (A) FOR THE INSURED'S ADOPTED CHILDREN BEGINNING FROM THE  
2 DATE OF PLACEMENT FOR THE PURPOSE OF ADOPTION AND CONTINUING  
3 UNTIL THE POLICY IS CANCELED OR DISCONTINUED, DEPENDENT COVERAGE  
4 ENDS UNDER THE TERMS OF THE POLICY, OR THE PLACEMENT IS DISRUPTED  
5 PRIOR TO LEGAL ADOPTION AND THE CHILD IS REMOVED FROM PLACEMENT.

6 (B) FOR THE INSURED'S ADOPTED CHILDREN BEGINNING FROM THE  
7 DATE OF ADOPTION AND CONTINUING UNTIL THE POLICY IS CANCELED OR  
8 DISCONTINUED OR DEPENDENT COVERAGE ENDS UNDER THE TERMS OF THE  
9 POLICY.

10 (2) COVERAGE UNDER SUBSECTION (1) FOR THE ADOPTED CHILD OR  
11 THE CHILD WHO IS PLACED TO BE ADOPTED SHALL BE THE SAME AS IF THE  
12 CHILD WAS A NEWLY BORN BIOLOGICAL CHILD OF THE INSURED.

13 (3) AS USED IN THIS SECTION, "ADOPTED CHILD", "ADOPTED  
14 CHILDREN", AND "CHILD WHO IS PLACED TO BE ADOPTED" MEAN RESPEC-  
15 TIVELY AN INDIVIDUAL WHO IS ADOPTED OR PLACED TO BE ADOPTED AND  
16 WHO IS LESS THAN 18 YEARS OF AGE.