



**House
Legislative
Analysis
Section**

Olds Plaza Building, 10th Floor
Lansing, Michigan 48909
Phone: 517/373-6466

MANDATED DIABETES COVERAGE

**House Bills 4281-4283
Sponsor: Rep. Carolyn Cheeks Kilpatrick
Committee: Insurance**

Complete to 8-1-95

A SUMMARY OF HOUSE BILLS 4281-4283 AS INTRODUCED 2-1-95

The bills would, generally speaking, require health insurance policies and similar certificates and contracts to cover the following equipment, supplies, and educational training for the treatment of diabetes, if recommended or prescribed by a physician: blood glucose monitors and blood glucose monitors for the legally blind; data management systems; test strips for glucose monitors and visual reading and urine testing strips; insulin; injection aids; cartridges for the legally blind; syringes; insulin pumps and appurtenances; insulin infusion devices; oral agents for controlling blood sugar; and diabetes self-management education.

The coverage for diabetes self-management education and education relating to diet would be limited to visits medically necessary upon the diagnosis of diabetes, when a physician diagnosed a significant change in the patient's symptoms or condition necessitating changes in self-management, or when re-education or refresher education was necessary. This education could be provided by a physician or a member of the physician's staff as part of an office visit or by an outpatient education program certified to receive Medicaid or Medicare reimbursement. Education provided by an outpatient program could be limited to group settings whenever practicable. Coverage for self-management education and diet education would also include home visits when medically necessary.

Coverage could not be subject to dollar limits, deductibles, and coinsurance provisions that were greater than those for physical illness generally, except that insulin infusion pump coverage could be limited to the purchase of one pump per year and the insurer could require the insured to use a pump for 30 days before purchase.

House Bill 4281 would amend the Nonprofit Health Care Corporation Reform Act (MCL 550.1416b) to apply to group and nongroup certificates of Blue Cross and Blue Shield of Michigan. House Bill 4282 would amend the Insurance Code (MCL 500.3406f) to apply to expense-incurred hospital, medical, or surgical policies and certificates of commercial health insurance companies. House Bill 4283 would amend the Public Health Code (MCL 333.21054u) to apply to group and individual contracts of health maintenance organizations (HMOs).

House Bills 4281-4283 (8-1-95)