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MENTAL ILLNESS COVERAGE

House Bills 4911-4913
Sponsor: Rep. Liz Brater
Committee: Insurance

Complete to 8-8-95

A SUMMARY OF HOUSE BILLS 4911-4913 AS INTRODUCED 5-25-95

The bills would require health insurers to provide coverage that at a minimum, and with annual and lifetime benefits equivalent to those for other illnesses and diseases, provides benefits for at least 80 percent of the usual, customary, and reasonable charges for mental illness treatment for any of the following: schizophrenia; bipolar disorder; pervasive developmental disorder or autism; childhood schizophrenia; psychotic depression or involuntary melancholia; paranoia; panic disorder; obsessive-compulsive disorder; and major depressive disorder. The requirement would apply to policies, contracts, and certificates issued or renewed in the state after January 1, 1996.

House Bill 4911 would amend the Public Health Code (MCL 333.21054v) to apply to health maintenance organization (HMO) contracts. House Bill 4912 would amend the Insurance Code (MCL 500.3406f) to apply to expense-incurred hospital, medical, or surgical policies or certificates of commercial health insurance companies. House Bill 4913 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 Bills 4911-4913 (8-8-95)