



HOUSE BILL No. 4912

May 25, 1995, Introduced by Reps. Brater, Harder, Baird, Martinez, Gubow, Pitoniak, Cherry, Willard, DeHart, Scott, DeMars, Baade, Prusi, Parks, Kelly, Hanley, Price, Stallworth, Ciaramitaro and Emerson 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. AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY,
6 OR RENEWS IN THIS STATE ON OR AFTER JANUARY 1, 1996 AN
7 EXPENSE-INCURRED HOSPITAL, MEDICAL, OR SURGICAL POLICY OR
8 CERTIFICATE SHALL PROVIDE COVERAGE THAT AT A MINIMUM, AND WITH
9 ANNUAL OR LIFETIME BENEFITS EQUIVALENT TO THOSE FOR OTHER

1 ILLNESSES AND DISEASES, PROVIDES BENEFITS FOR AT LEAST 80% OF THE
2 USUAL, CUSTOMARY, AND REASONABLE CHARGES FOR MENTAL ILLNESS

3 TREATMENT FOR ANY OF THE FOLLOWING:

- 4 (A) SCHIZOPHRENIA.
- 5 (B) BIPOLAR DISORDER.
- 6 (C) PERVASIVE DEVELOPMENTAL DISORDER OR AUTISM.
- 7 (D) CHILDHOOD SCHIZOPHRENIA.
- 8 (E) PSYCHOTIC DEPRESSION OR INVOLUTIONAL MELANCHOLIA.
- 9 (F) PARANOIA.
- 10 (G) PANIC DISORDER.
- 11 (H) OBSESSIVE-COMPULSIVE DISORDER.
- 12 (I) MAJOR DEPRESSIVE DISORDER.