



HOUSE BILL No. 5729

March 28, 1996, Introduced by Reps. Anthony, Gubow, Martinez, Brewer, Hanley, Prusi, DeMars, Willard and DeLange 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) EXCEPT AS OTHERWISE PROVIDED IN
6 SUBSECTION (2), AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY, OR
7 RENEWS IN THIS STATE AN EXPENSE-INCURRED HOSPITAL, MEDICAL, OR
8 SURGICAL POLICY OR CERTIFICATE THAT PROVIDES MATERNITY BENEFITS
9 SHALL PROVIDE COVERAGE FOR A MINIMUM OF 48 HOURS OF IN-PATIENT

1 HOSPITAL SERVICES FOLLOWING A VAGINAL DELIVERY AND A MINIMUM OF
2 96 HOURS OF IN-PATIENT HOSPITAL SERVICES FOLLOWING A CESAREAN
3 SECTION FOR A MOTHER AND HER NEWLY BORN CHILD.

4 (2) SUBSECTION (1) DOES NOT APPLY TO A POLICY OR CERTIFICATE
5 THAT PROVIDES HEALTH CARE SERVICES FOR POST-DELIVERY CARE TO A
6 MOTHER AND HER NEWLY BORN CHILD IN THE HOME UNLESS SUCH
7 IN-PATIENT SERVICES ARE REQUESTED BY THE MOTHER OR ARE DETERMINED
8 TO BE MEDICALLY NECESSARY BY THE OBSTETRICIAN, PEDIATRICIAN, OR
9 OTHER PHYSICIAN ATTENDING THE MOTHER OR NEWLY BORN CHILD.

10 (3) POST-DELIVERY CARE UNDER SUBSECTION (2) SHALL CONSIST OF
11 A MINIMUM OF 3 HOME VISITS, IN ACCORDANCE WITH ACCEPTED MATERNAL
12 AND NEONATAL PHYSICAL ASSESSMENTS, BY A REGISTERED NURSE WITH AT
13 LEAST 3 YEARS' EXPERIENCE IN COMMUNITY MATERNAL AND CHILD HEALTH
14 NURSING. SERVICES PROVIDED BY THE REGISTERED NURSE SHALL
15 INCLUDE, BUT ARE NOT LIMITED TO, PARENT EDUCATION, ASSISTANCE AND
16 TRAINING IN BREAST OR BOTTLE FEEDING, AND THE PERFORMANCE OF ANY
17 NECESSARY AND APPROPRIATE CLINICAL TESTS. THE HOME VISITS SHALL
18 BE CONDUCTED WITHIN 24 HOURS, WITHIN 25 TO 48 HOURS, AND WITHIN
19 96 TO 120 HOURS FOLLOWING THE DISCHARGE OF THE MOTHER AND HER
20 NEWLY BORN CHILD.

21 (4) AN INSURER SHALL PROVIDE WRITTEN PROMINENT NOTICE TO ITS
22 INSUREDS CONCERNING THE COVERAGE REQUIRED BY THIS SECTION AT THE
23 EARLIEST OF THE FOLLOWING:

24 (A) THE FIRST MAILING TO THE INSURED AFTER THE EFFECTIVE
25 DATE OF THIS SECTION.

26 (B) JANUARY 1, 1997.