

## HEALTH INSURANCE CO-PAYMENTS

### House Bill 5100

**Sponsor: Rep. Gerald Law**

### House Bill 5101

**Sponsor: Rep. Joseph Palamara**

**Committee: Insurance**

**Complete to 2-17-98**

## A SUMMARY OF HOUSE BILLS 5100 AND 5101 AS INTRODUCED 9-30-97

The bills would provide that, for health insurance purposes, any co-payment or co-insurance provision that states the percentage of a claim that the health insurer is to pay and the percentage the insured person is to pay must be based on the actual amount payable under a policy or certificate for a covered service and not on the provider's standard charge for a service.

House Bill 5100 would amend the Insurance Code (MCL 500.3417) to apply to expense-incurred hospital, medical, or surgical policies or certificates delivered, issued for delivery, or renewed on or after January 1, 1999, by commercial health insurance companies. House Bill 5101 would amend the Public Health Code to apply to health maintenance organization (HMO) contracts on or after January 1, 1999. The bills are tie-barred to one another.

House Bills 5100 and 5101 (2-17-98)

Analyst: C. Couch

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