

HOUSE BILL No. 6002

July 2, 1998, Introduced by Reps. LaForge, Brater, Bogardus and Anthony and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 3609.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 SEC. 3609. AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY,
2 OR RENEWS IN THIS STATE ON OR AFTER JANUARY 1, 1999 AN
3 EXPENSE-INCURRED HOSPITAL, MEDICAL, OR SURGICAL POLICY OR CERTIF-
4 ICATE SHALL PROVIDE FOR BOTH OF THE FOLLOWING:
5 (A) THAT COST-SHARING REQUIREMENTS AND BENEFIT OR SERVICE
6 LIMITATIONS FOR OUTPATIENT MENTAL HEALTH AND OUTPATIENT SUBSTANCE
7 ABUSE SERVICES DO NOT PLACE A GREATER FINANCIAL BURDEN ON THE
8 INSURED AND ARE NOT MORE RESTRICTIVE THAN THOSE REQUIREMENTS AND
9 LIMITATIONS FOR OUTPATIENT MEDICAL SERVICES.

1 (B) THAT COST-SHARING REQUIREMENTS AND BENEFIT OR SERVICE
2 LIMITATIONS FOR INPATIENT HOSPITAL MENTAL HEALTH AND INPATIENT
3 HOSPITAL AND RESIDENTIAL SUBSTANCE ABUSE SERVICES DO NOT PLACE A
4 GREATER FINANCIAL BURDEN ON THE INSURED AND ARE NOT MORE RESTRIC-
5 TIVE THAN THOSE REQUIREMENTS AND LIMITATIONS FOR INPATIENT HOSPI-
6 TAL MEDICAL SERVICES.