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House Bill 4313 (Substitute H-1 as passed by the House)
Sponsor: Representative Susan Tabor
House Committee: Senior Health, Security and Retirement
Senate Committee: Financial Services

Date Completed: 9-19-00

CONTENT

The bill would amend Chapter 39 (Long-Term Care Insurance) of the Insurance Code to require a long-term care insurance policy that provided coverage for home care services or assisted living services to define and provide a detailed explanation in plain English of what home care services or assisted living services were covered. In addition, the bill would require a long-term care policy that provided coverage for assisted living stays to define in plain English what assisted living facilities were covered.

(The Code defines "long-term care insurance" as an individual policy or group insurance policy, certificate, or rider advertised, marketed, offered, or designed to provide coverage for at least 12 consecutive months for each covered person on an expense-incurred, indemnity, prepaid, or other basis for one or more necessary or medically necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance, personal, or custodial care services provided in a setting other than an acute care unit of a hospital. In addition, the term includes an individual or group annuities and life insurance policies or riders that provide directly or supplement long-term care insurance.)

MCL 500.3913

Legislative Analyst: N. Nagata

FISCAL IMPACT

The bill would have no fiscal impact on State or local government.

Fiscal Analyst: M. Tyszkiewicz

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This analysis was prepared by nonpartisan Senate staff for use by the Senate in its deliberations and does not constitute an official statement of legislative intent.