HOUSE BILL No. 4322

February 21, 2001, Introduced by Rep. Tabor and referred to the Committee on Senior Health, Security and Retirement.

A bill to amend 1956 PA 218, entitled

"The insurance code of 1956,"

by amending section 3913 (MCL 500.3913), as added by 1992 PA 84.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1   Sec. 3913.   (1) A long-term care insurance policy shall not

2 limit or exclude services for home health care benefits in any of

3 the following ways:

4   (a) By requiring that the insured would need skilled care in

5 a skilled nursing facility if home health care services were not

6 provided.

7   (b) By requiring that the insured first or simultaneously

8 receive nursing or therapeutic services in a home or community

9 setting before home health care services are covered.

10   (c) By limiting eligible services to services provided by

11 registered nurses or licensed practical nurses.

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1   (d) By requiring that a nurse or therapist provide services

2 covered by the policy that can be provided by a home health aide

3 or other licensed or certified home care worker acting within the

4 scope of his or her licensure or certification.

5   (e) By requiring that the insured have an acute condition

6 before home health care services are covered.

7   (f) By limiting benefits to services provided by

8 medicare-certified agencies or providers.

9   (2) Home health care coverage may be applied to the nonhome

10 health care benefits provided in the policy when determining max-

11 imum coverage under the terms of the policy.

12   (3) A LONG-TERM CARE INSURANCE POLICY THAT PROVIDES COVERAGE

13 FOR HOME CARE SERVICES OR ASSISTED LIVING SERVICES SHALL DEFINE

14 AND PROVIDE A DETAILED EXPLANATION IN PLAIN ENGLISH OF WHAT HOME

15 CARE SERVICES OR ASSISTED LIVING SERVICES ARE COVERED. A

16 LONG-TERM CARE INSURANCE POLICY THAT PROVIDES COVERAGE FOR

17 ASSISTED LIVING FACILITY STAYS SHALL DEFINE IN PLAIN ENGLISH WHAT

18 ASSISTED LIVING FACILITIES ARE COVERED.