

# HOUSE BILL No. 4797

May 22, 2001, Introduced by Rep. Sanborn and referred to the Committee on Senior Health, Security and Retirement.

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
(MCL 500.100 to 500.8302) by adding section 3938.

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1 SEC. 3938. (1) THE COMMISSIONER SHALL PREPARE AND BEGINNING  
2 JULY 1, 2002 AND ANNUALLY THEREAFTER PUBLISH A CONSUMER GUIDE TO  
3 LONG-TERM CARE INSURANCE AS PROVIDED IN THIS SECTION.

4 (2) THE CONSUMER GUIDE TO LONG-TERM CARE INSURANCE SHALL  
5 CONTAIN A COST AND BENEFIT COMPARISON OF EACH LONG-TERM CARE  
6 INSURANCE POLICY SOLD IN THIS STATE AND SHALL INCLUDE THE  
7 TOLL-FREE TELEPHONE NUMBER AT THE OFFICE OF FINANCIAL AND INSUR-  
8 ANCE SERVICES THAT CONSUMERS MAY CALL TO MAKE REQUESTS FOR THE  
9 CONSUMER GUIDE AND MAKE INQUIRIES AND COMPLAINTS ABOUT LONG-TERM  
10 CARE INSURANCE POLICIES.

1           (3) THE COMMISSIONER MAY REQUEST, AND A LONG-TERM CARE  
2 INSURER SHALL PROVIDE IN A TIMELY MANNER, INFORMATION THAT THE  
3 COMMISSIONER NEEDS TO PREPARE THE ANNUAL CONSUMER GUIDE UNDER  
4 SUBSECTION (1).

5           (4) THE ANNUAL CONSUMER GUIDE UNDER SUBSECTION (1) SHALL BE  
6 WRITTEN IN PLAIN ENGLISH AND SHALL BE PRESENTED IN A MANNER THAT  
7 FACILITATES COMPARISONS AMONG LONG-TERM CARE INSURANCE POLICIES.  
8 THE COMMISSIONER SHALL PROMOTE AND PUBLICIZE TO THE GENERAL  
9 PUBLIC THE EXISTENCE OF THE ANNUAL CONSUMER GUIDE. THE COMMIS-  
10 SIONER SHALL DISTRIBUTE THE GUIDE TO MEMBERS OF THE PUBLIC UPON  
11 REQUEST AND SHALL PROVIDE ACCESS TO THE CONSUMER GUIDE THROUGH  
12 THE INTERNET.