

SENATE BILL No. 1384

June 27, 2002, Introduced by Senator BYRUM and referred to the Committee on Health Policy.

A bill to amend 1956 PA 218, entitled "The insurance code of 1956," (MCL 500.100 to 500.8302) by adding section 3940.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 SEC. 3940. (1) BY JANUARY 1, 2003 AND ANNUALLY THEREAFTER,
2 THE COMMISSIONER SHALL PREPARE AND PUBLISH A CONSUMER GUIDE TO
3 LONG-TERM CARE INSURANCE.

4 (2) THE CONSUMER GUIDE TO LONG-TERM CARE INSURANCE UNDER
5 SUBSECTION (1) SHALL PROVIDE A COST AND BENEFIT COMPARISON OF
6 EACH LONG-TERM CARE INSURANCE POLICY SOLD IN THIS STATE. THE
7 CONSUMER GUIDE SHALL BE WRITTEN IN PLAIN ENGLISH AND SHALL BE
8 PRESENTED IN A MANNER THAT FACILITATES COMPARISONS AMONG
9 LONG-TERM CARE INSURANCE POLICIES.

10 (3) THE CONSUMER GUIDE TO LONG-TERM CARE INSURANCE UNDER
11 SUBSECTION (1) SHALL INCLUDE A TOLL-FREE TELEPHONE NUMBER AT THE

1 OFFICE OF FINANCIAL AND INSURANCE SERVICES. THE OFFICE OF
2 FINANCIAL AND INSURANCE SERVICES SHALL ESTABLISH AND MAINTAIN A
3 TOLL-FREE TELEPHONE LINE THAT CONSUMERS MAY CALL TO MAKE REQUESTS
4 FOR THE CONSUMER GUIDE AND MAKE INQUIRIES AND COMPLAINTS ABOUT
5 LONG-TERM CARE INSURANCE POLICIES.

6 (4) UPON REQUEST OF THE COMMISSIONER, A LONG-TERM CARE
7 INSURER SHALL PROVIDE IN A TIMELY MANNER INFORMATION THAT THE
8 COMMISSIONER NEEDS TO PREPARE THE CONSUMER GUIDE UNDER
9 SUBSECTION (1).

10 (5) THE COMMISSIONER SHALL PROMOTE AND PUBLICIZE TO THE GEN-
11 ERAL PUBLIC THE EXISTENCE OF THE CONSUMER GUIDE TO LONG-TERM CARE
12 INSURANCE. THE COMMISSIONER SHALL DISTRIBUTE THE GUIDE TO MEM-
13 BERS OF THE PUBLIC UPON REQUEST AND SHALL PROVIDE ACCESS TO THE
14 CONSUMER GUIDE THROUGH THE INTERNET.