

**INSURANCE: PARITY FOR MENTAL
HEALTH AND SUBSTANCE ABUSE**

House Bill 4888
Sponsor: Rep. Fran Amos

House Bill 4889
Sponsor: Rep. Chris Kolb

Committee: Health Policy

Complete to 9-16-03

A SUMMARY OF HOUSE BILLS 4888 AND 4889 AS INTRODUCED 6-25-03

The bills would require health insurers to provide parity regarding coverage for mental health and substance abuse services. Specifically, the bills would require that cost-sharing requirements and benefit or service limitations for both outpatient and inpatient mental health services and substance abuse services could not place a greater financial burden on the insured, enrollee, or member than those requirements and limitations for outpatient and inpatient medical services. The bills would apply to group and nongroup certificates and expense-incurred hospital, medical, or surgical policies and certificates issued or renewed after January 1, 2004.

House Bill 4888 would amend the Insurance Code (MCL 500.3406l) to apply to commercial insurers and health maintenance organizations (HMOs). House Bill 4889 would amend the Nonprofit Health Care Corporation Reform Act (MCL 550.1416d) to apply these requirements to Blue Cross Blue Shield of Michigan.

House Bills 4888 and 4889 (9-16-03)

Analyst: S. Stutzky

■ This analysis was prepared by nonpartisan House staff for use by House members in their deliberations, and does not constitute an official statement of legislative intent.