

HOUSE BILL No. 4280

February 25, 2003, Introduced by Rep. Robertson and referred to the Committee on Health Policy.

A bill to amend 1980 PA 350, entitled
"The nonprofit health care corporation reform act,"
(MCL 550.1101 to 550.1704) by adding sections 422a and 422b.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 422a. A health care corporation may use an application
2 form for long-term care coverage that is designed to elicit the
3 complete health history of an applicant.

4 Sec. 422b. A health care corporation may charge a different
5 rate based on age for the same long-term care coverage if the
6 rate differential is based on sound actuarial principles and a
7 reasonable classification system and is related to actual and
8 credible loss statistics or, for new coverages, is related to
9 reasonably anticipated experience.

10 Enacting section 1. This amendatory act does not take
11 effect unless Senate Bill No. ____ or House Bill No. 4279

1 (request no. 01707'03) of the 92nd Legislature is enacted into
2 law.