

# HOUSE BILL No. 4888

June 25, 2003, Introduced by Reps. Amos, Kolb, Meisner, Lipsey, Minore, Tobocman, Brown, Adamini, Gillard, Zelenko, Williams, Jamnick, Dennis, Tabor, Ward, Woodward, Paletko, Woronchak, Bieda, Gleason, Condino, Elkins, Farrah, Hopgood, Gielegem, O'Neil, Phillips, Accavitti, Wojno, Cheeks, Reeves, Clack, Whitmer, Byrum, Hardman and Stakoe 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 3406/.

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

1       Sec. 3406/. An insurer that delivers, issues for delivery,  
2 or renews in this state on or after January 1, 2004 an  
3 expense-incurred hospital, medical, or surgical policy or  
4 certificate and a health maintenance organization that issues or  
5 renews a group or individual contract on or after January 1, 2004  
6 shall provide for both of the following:

7       (a) That cost-sharing requirements and benefit or service  
8 limitations for outpatient mental health and outpatient substance  
9 abuse services do not place a greater financial burden on the  
10 insured or enrollee and are not more restrictive than those  
11 requirements and limitations for outpatient medical services.

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1           (b) That cost-sharing requirements and benefit or service  
2 limitations for inpatient hospital mental health and inpatient  
3 hospital and residential substance abuse services do not place a  
4 greater financial burden on the insured or enrollee and are not  
5 more restrictive than those requirements and limitations for  
6 inpatient hospital medical services.