

Legislative Analysis



CONTINUE HEALTH COVERAGE FOR STUDENTS ON LEAVE DUE TO ILLNESS OR INJURY

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House Bills 5815 and 5816
Sponsor: Rep. Phil Pavlov
Committee: Insurance

Complete to 6-14-06

A REVISED SUMMARY OF HOUSE BILLS 5815 AND 5816 AS INTRODUCED 3-2-06

The bills would require that health care coverage for dependent children who are full-time or part-time students be continued in the event the covered student takes a leave of absence from school due to illness or injury. Coverage would continue for 12 months from the last day of attendance in school or until the dependent reaches the age at which coverage would otherwise terminate, whichever is shorter.

The dependent student's physician would need to certify in writing to the insurer, health maintenance organization, or to Blue Cross Blue Shield of Michigan that the leave of absence is medically necessary. Coverage would have to be provided at the same rate as charged when the student was enrolled. The dependent child would have to meet all other eligibility requirements.

House Bill 5815 would amend the Insurance Code (MCL 500.2264a) to apply to commercial health insurers. House Bill 5816 would amend the Nonprofit Health Care Corporation Reform Act (MCL 550.1409a) to apply to Blue Cross Blue Shield of Michigan.

FISCAL IMPACT:

There is no significant fiscal impact on the State of Michigan or its local units of government.

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