

SENATE BILL No. 328

April 24, 2013, Introduced by Senators BIEDA, HOOD and ROCCA and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 3406t.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 SEC. 3406T. (1) AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY,
2 OR RENEWS IN THIS STATE AN EXPENSE-INCURRED HOSPITAL, MEDICAL, OR
3 SURGICAL POLICY OR CERTIFICATE THAT PROVIDES COVERAGE FOR ANY OTHER
4 PROSTHESIS AND A HEALTH MAINTENANCE ORGANIZATION THAT ISSUES OR
5 RENEWS A GROUP OR INDIVIDUAL CONTRACT THAT PROVIDES COVERAGE FOR
6 ANY OTHER PROSTHESIS SHALL INCLUDE IN THAT POLICY, CERTIFICATE, OR
7 CONTRACT COVERAGE FOR SCALP HAIR PROSTHESIS FOR A COVERED
8 INDIVIDUAL WHO HAS SCALP HAIR LOSS AS A RESULT OF A MEDICAL
9 CONDITION OR AS A RESULT OF TREATMENT FOR A MEDICAL CONDITION IF
10 THE COVERED INDIVIDUAL'S ATTENDING PHYSICIAN CERTIFIES IN WRITING

1 THE MEDICAL NECESSITY OF THAT PROPOSED COURSE OF REHABILITATIVE
2 TREATMENT.

3 (2) THE COVERAGE REQUIRED BY THIS SECTION IS NOT SUBJECT TO
4 DOLLAR LIMITS, DEDUCTIBLES, AND COINSURANCE PROVISIONS THAT ARE
5 LESS FAVORABLE THAN THOSE FOR OTHER PROSTHESIS COVERAGE.

6 (3) AS USED IN THIS SECTION:

7 (A) "PROSTHESIS" MEANS AN ARTIFICIAL APPLIANCE THAT IS USED TO
8 REPLACE LOST NATURAL STRUCTURES. PROSTHESIS INCLUDES, BUT IS NOT
9 LIMITED TO, AN ARTIFICIAL ARM, LEG, BREAST, OR EYE.

10 (B) "SCALP HAIR PROSTHESIS" INCLUDES ANY ARTIFICIAL
11 SUBSTITUTES FOR SCALP HAIR.

12 Enacting section 1. This amendatory act applies to policies,
13 certificates, and contracts delivered, executed, issued, amended,
14 adjusted, or renewed in this state, or outside of this state if
15 covering residents of this state, beginning 180 days after the date
16 this amendatory act is enacted into law.