

HOUSE BILL No. 6062

November 29, 2016, Introduced by Rep. Faris and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
by amending section 3406a (MCL 500.3406a), as added by 1982 PA 527.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 3406a. (1) ~~A~~**AN EXPENSE-INCURRED** hospital, medical, or
2 surgical ~~expense incurred~~**GROUP OR INDIVIDUAL** policy **OR CERTIFICATE**
3 **DELIVERED, ISSUED FOR DELIVERY, OR RENEWED IN THIS STATE AND A**
4 **HEALTH MAINTENANCE ORGANIZATION GROUP OR INDIVIDUAL CONTRACT** shall
5 ~~offer benefits~~**PROVIDE COVERAGE** for prosthetic devices to maintain
6 or replace the body parts of an individual who has undergone a
7 mastectomy. This coverage ~~shall~~**MUST** provide that reasonable
8 charges for medical care and attendance for an individual who
9 receives reconstructive surgery following a mastectomy or who is
10 fitted with a prosthetic device ~~shall be~~**ARE** covered benefits after
11 the individual's attending physician has certified the medical

1 necessity or desirability of a proposed course of rehabilitative
2 treatment. The cost and fitting of a prosthetic device following a
3 mastectomy is included within the type of coverage intended
4 **REQUIRED** by this ~~section~~-**SUBSECTION**.

5 **(2) AN INSURER SHALL NOT REQUIRE A PHYSICIAN TO DISCHARGE A**
6 **PATIENT WHO HAS UNDERGONE A MASTECTOMY BEFORE THE PHYSICIAN**
7 **DETERMINES THAT THE PATIENT HAS REACHED THE POINT OF STABILIZATION.**
8 **AS USED IN THIS SUBSECTION, "STABILIZATION" MEANS THE POINT AT**
9 **WHICH NO MATERIAL DETERIORATION OF A CONDITION IS LIKELY, WITHIN**
10 **REASONABLE MEDICAL PROBABILITY, TO RESULT FROM DISCHARGE OF THE**
11 **PATIENT.**