

# HOUSE BILL No. 6009

May 16, 2018, Introduced by Rep. Lucido 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 3406u.

## THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1        SEC. 3406U. (1) AN INSURER PROVIDING A HEALTH POLICY  
2        DELIVERED, ISSUED FOR DELIVERY, OR RENEWED IN THIS STATE SHALL  
3        OFFER COVERAGE FOR MEDICALLY NECESSARY PROSTHETIC DEVICES AND  
4        COMPONENTS AND FOR THEIR REPAIR, FITTING, AND REPLACEMENT.

5        (2) COVERAGE UNDER THIS SECTION IS NOT SUBJECT TO ANY OF THE  
6        FOLLOWING:

7        (A) AN ANNUAL OR LIFETIME DOLLAR MAXIMUM OTHER THAN THE ANNUAL  
8        OR LIFETIME DOLLAR MAXIMUM THAT APPLIES IN THE AGGREGATE TO ALL  
9        ITEMS AND SERVICES COVERED UNDER THE HEALTH INSURANCE POLICY.

1 (B) DOLLAR LIMITS, DEDUCTIBLES, OR COPAYMENT PROVISIONS THAT  
2 ARE GREATER THAN THOSE FOR PHYSICAL ILLNESS GENERALLY.

3 (3) AN INSURER SHALL NOT APPLY AMOUNTS PAID FOR PROSTHETIC  
4 DEVICES TO ANY ANNUAL OR LIFETIME DOLLAR MAXIMUM APPLICABLE TO  
5 OTHER DURABLE MEDICAL EQUIPMENT COVERED UNDER THE HEALTH INSURANCE  
6 POLICY OTHER THAN AN ANNUAL OR LIFETIME DOLLAR MAXIMUM THAT APPLIES  
7 IN THE AGGREGATE TO ALL ITEMS AND SERVICES COVERED UNDER THE HEALTH  
8 INSURANCE POLICY.

9 (4) COVERAGE UNDER THIS SECTION DOES NOT INCLUDE REPAIR AND  
10 REPLACEMENT DUE TO INSURED OR ENROLLEE NEGLIGENCE, MISUSE, OR ABUSE OR  
11 TO PROSTHETIC DEVICES DESIGNED PRIMARILY FOR AN ATHLETIC PURPOSE.

12 (5) AS USED IN THIS SECTION:

13 (A) "COMPONENT" MEANS THE MATERIALS AND EQUIPMENT NEEDED TO  
14 ENSURE THE COMFORT AND FUNCTIONING OF A PROSTHETIC DEVICE.

15 (B) "LIMB" MEANS AN ARM, HAND, LEG, OR FOOT OR ANY PORTION OF  
16 AN ARM, HAND, LEG, OR FOOT.

17 (C) "PROSTHETIC DEVICE" MEANS AN ARTIFICIAL DEVICE TO REPLACE,  
18 IN WHOLE OR IN PART, A LIMB.

19 Enacting section 1. This amendatory act applies to policies,  
20 certificates, or contracts delivered, issued for delivery, renewed,  
21 or extended on or after January 1, 2019 or when any term of the  
22 policy is changed or premium is adjusted on or after January 1,  
23 2019.