

HOUSE BILL No. 4793

May 17, 2005, Introduced by Reps. Amos, Gillard, Miller, Kolb, Farrah, Kathleen Law, Brown, Tobocman, Anderson, Condino, Pastor, Zelenko, Bieda, Kehrl, Alma Smith, Byrnes, Casperson, Garfield, Schuitmaker, Stakoe, Phillips, Van Regenmorter, Whitmer, Lipsey, Wojno, Byrum, Vagnozzi, Cheeks, Gleason, Adamini and Lemmons, III 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 3406s.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 **SEC. 3406S. AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY, OR**
2 **RENEWS IN THIS STATE ON OR AFTER JANUARY 1, 2006 AN EXPENSE-**
3 **INCURRED HOSPITAL, MEDICAL, OR SURGICAL POLICY OR CERTIFICATE AND A**
4 **HEALTH MAINTENANCE ORGANIZATION THAT ISSUES OR RENEWS A GROUP OR**
5 **INDIVIDUAL CONTRACT ON OR AFTER JANUARY 1, 2006 SHALL PROVIDE FOR**
6 **BOTH OF THE FOLLOWING:**

7 **(A) THAT COST-SHARING REQUIREMENTS AND BENEFIT OR SERVICE**
8 **LIMITATIONS FOR OUTPATIENT MENTAL HEALTH AND OUTPATIENT SUBSTANCE**

1 ABUSE SERVICES DO NOT PLACE A GREATER FINANCIAL BURDEN ON THE
2 INSURED OR ENROLLEE AND ARE NOT MORE RESTRICTIVE THAN THOSE
3 REQUIREMENTS AND LIMITATIONS FOR OUTPATIENT MEDICAL SERVICES.

4 (B) THAT COST-SHARING REQUIREMENTS AND BENEFIT OR SERVICE
5 LIMITATIONS FOR INPATIENT HOSPITAL MENTAL HEALTH AND INPATIENT
6 HOSPITAL AND RESIDENTIAL SUBSTANCE ABUSE SERVICES DO NOT PLACE A
7 GREATER FINANCIAL BURDEN ON THE INSURED OR ENROLLEE AND ARE NOT
8 MORE RESTRICTIVE THAN THOSE REQUIREMENTS AND LIMITATIONS FOR
9 INPATIENT HOSPITAL MEDICAL SERVICES.