HOUSE BILL No. 6012

November 9, 2016, Introduced by Reps. Howrylak, Robinson and Irwin and referred to the Committee on Health Policy.

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. AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY, OR 2 RENEWS IN THIS STATE AN EXPENSE-INCURRED HOSPITAL, MEDICAL, OR 3 SURGICAL POLICY OR CERTIFICATE AND A HEALTH MAINTENANCE 4 ORGANIZATION THAT ISSUES OR RENEWS A GROUP OR INDIVIDUAL CONTRACT SHALL PROVIDE FOR BOTH OF THE FOLLOWING: 5 6 (A) THAT COST-SHARING REQUIREMENTS AND BENEFIT OR SERVICE 7 LIMITATIONS FOR OUTPATIENT MENTAL HEALTH SERVICES DO NOT PLACE A GREATER FINANCIAL BURDEN ON THE INSURED OR ENROLLEE AND ARE NOT 8 9 MORE RESTRICTIVE THAN THOSE REQUIREMENTS AND LIMITATIONS FOR 10 OUTPATIENT MEDICAL SERVICES. 11

(B) THAT COST-SHARING REQUIREMENTS AND BENEFIT OR SERVICE

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LIMITATIONS FOR INPATIENT HOSPITAL MENTAL HEALTH SERVICES DO NOT
 PLACE A GREATER FINANCIAL BURDEN ON THE INSURED OR ENROLLEE AND ARE
 NOT MORE RESTRICTIVE THAN THOSE REQUIREMENTS AND LIMITATIONS FOR
 INPATIENT HOSPITAL MEDICAL SERVICES.

5 Enacting section 1. This amendatory act takes effect 90 days6 after the date it is enacted into law.

7 Enacting section 2. This amendatory act applies to policies,
8 certificates, and contracts delivered, executed, issued, amended,
9 adjusted, or renewed in this state, or outside of this state if
10 covering residents of this state, beginning 180 days after the date
11 this amendatory act is enacted into law.