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STANDARD MEDICAL CLAIM FORM

House Bill 4029
Sponsor: Rep. Paul Baade

House Bills 4168 and 4377
Sponsor: Rep. Alma Stallworth

Committee: Insurance

Complete to 8-1-95

A SUMMARY OF HOUSE BILLS 4029, 4168, AND 4377 AS INTRODUCED ON 1-11-95, 1-17-95, AND 2-9-95, RESPECTIVELY

The bills would, in general, require health insurers to use a standard paper medical claim form to be developed by the state insurance commissioner. Insurers would be required to provide copies of these forms to insureds explaining the coding for procedures or services upon request. The bills would not apply to claims for dental services.

House Bill 4168 would amend the Insurance Code (MCL 500.2240 and 500.2241) to require the insurance commissioner to establish a standard medical claim form for paper billing to be used by all medical insurers, by Blue Cross and Blue Shield of Michigan, by all HMOs, and by all third-part administrators.

The commissioner would have to promulgate rules establishing the form; the proposed rules would have to be submitted for public hearing by October 1, 1996. The form could be made provider-specific, and it would not apply to dental claim forms. It would have to be written in plain English, and providers would have to list each procedure and service under a standard code (either as found in the Physician's Current Procedural Terminology or in some other appropriate commonly accepted coding structure as selected by the insurance commissioner).

House Bill 4168 also would require the commissioner to encourage the development and use of regional claims centers and "other means to reduce the administrative expenses of medical insurers."

Each of the bills would apply to a different kind of health insurance or health benefit entity specifying that it must require the use of the standard form. House Bill 4168 would apply the requirement to medical insurers regulated under the Insurance Code. House Bill 4377 would amend the Public Health Code (MCL 333.21055a) to apply to health maintenance organizations (HMOs). The requirement would not apply to hospitals or health care providers who had contractual relationships with HMOs. House Bill 4029 would amend the Nonprofit Health Care Corporation Reform Act (MCL 550.1405), which applies to Blue Cross and Blue Shield of Michigan. The bills are all tie-barred to one another.

House Bills 4029, 4168 and 4377 (8-1-95)