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HEALTH COVERAGE TO 21 OR 25

House Bills 4064-4066
Sponsor: Rep. John Jamian
Committee: Insurance

Complete to 2-13-95

A SUMMARY OF HOUSE BILL 4064-4066 AS INTRODUCED 1-11-95

The bills would, generally speaking, require health insurers to offer to provide coverage for the children of policyholders or subscribers up to the age of 21 or, if the child was a student, up to the age of 25.

Each bill would apply to a different kind of entity. House Bill 4064 would amend the section of the Public Health Code (MCL 333.21054u) that regulates health maintenance organizations (HMOs). House Bill 4065 would amend the Nonprofit Health Care Corporation Reform Act (MCL 550.1418), which regulates Blue Cross and Blue Shield of Michigan. House Bill 4066 would amend the Insurance Code (MCL 500.3406f) to apply to commercial health insurance companies issuing expense-incurred hospital, medical or surgical policies or certificates.

Specifically, the bills would require the company, corporation, or HMO to offer to provide coverage for the child of an insured or subscriber until December 31 of the calendar year in which the child became 21 if the child was: a child by birth or adoption; a dependent under the federal Internal Revenue Code; and unmarried. Further, if the child was enrolled as a full-time or part-time student in an educational or vocational training program, the company would have to offer to provide coverage until December 31 of the calendar year in which the child became 25.

House Bills 4064-4066 (2-13-95)