

HOUSE BILL No. 5384

November 13, 1997, Introduced by Rep. Ciaramitaro and referred to the Committee on Health Policy.

A bill to create MI child programs; and to prescribe certain duties and responsibilities of certain persons.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 1. As used in this act:

2 (a) "Carrier" means any of the following:

3 (i) An insurer regulated under the insurance code of 1956,
4 1956 PA 218, MCL 500.100 to 500.8302.

5 (ii) A health maintenance organization regulated under the
6 public health code, 1978 PA 368, MCL 333.1101 to 333.25211.

7 (b) "Commissioner" means the commissioner of insurance of
8 this state.

9 (c) "Program" means an MI child program created in section
10 3.

11 Sec. 3. There may be created by a carrier an MI child
12 program for children. The program shall provide primary health

1 care coverage for children as set forth in section 7 and shall be
2 administered by the carrier. Each program shall be described in
3 a policy, certificate, or contract that sets forth the benefits
4 provided. The policy, certificate, or contract and the contribu-
5 tion to be charged is subject to the commissioner's approval.
6 Contribution requirements shall be established in accordance with
7 rating methodologies approved by the commissioner which, over
8 time, shall not result in either gain or loss to the carrier.

9 Sec. 5. A child is eligible for enrollment in the program
10 if the child meets all of the following:

11 (a) Is less than 19 years of age.

12 (b) Is unmarried.

13 (c) Resides in a household with income 200% or less of the
14 federal poverty level.

15 (d) Is ineligible to receive health care through title XIX
16 of the social security act, chapter 531, 49 Stat. 620, 42
17 U.S.C. 1396 to 1396f, 1396g-1 to 1396r-6, and 1396r-8 to 1396v.

18 (e) Is enrolled in the program with all other eligible sib-
19 lings who have no other health care coverage available.

20 (f) Is a resident of this state.

21 (g) Has no other health care coverage available.

22 Sec. 7. (1) A carrier may limit the benefits it will fur-
23 nish to an eligible child enrolled in the program to the follow-
24 ing health care benefits:

25 (a) Doctor office visits for a sick child.

26 (b) Medically necessary outpatient diagnostic tests.

1 (c) Emergency medical and accident care in a doctor's office
2 or hospital's emergency room.

3 (d) Medically necessary outpatient surgery and anesthesia.

4 (e) Preventive care, including, but not limited to, immuni-
5 zations and well-child visits to a doctor's office.

6 (f) Inpatient hospital services.

7 (g) Outpatient hospital services.

8 (h) Physician's surgical and medical services.

9 (i) Prescription drug coverage.

10 (j) Mental health services.

11 (k) Outpatient substance abuse care.

12 (l) Vision services.

13 (2) With the commissioner's approval, a carrier may provide
14 other health care benefits in addition to the health care bene-
15 fits set forth in subsection (1).

16 Sec. 9. The program shall not charge any fee to an enrolled
17 eligible child or the child's parents or legal guardians except
18 that if prescription drug benefits are offered a co-pay not to
19 exceed \$3.00 may be charged. The program shall be funded by pri-
20 vate donations and private and public grants. The carrier may
21 provide free of charge administrative services to the program as
22 approved by its governing board and subject to the commissioner's
23 approval. A child shall be enrolled as follows:

24 (a) Dependent on funding on a first-come, first-served basis
25 unless a named child is part of a group of 10 or more children
26 who are fully sponsored by private donations.

(b) Without regard to health status.