

SENATE BILL No. 4

January 8, 2003, Introduced by Senator HAMMERSTROM 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 3406/.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 3406/. An insurer that delivers, issues for delivery,
2 or renews in this state on or after January 1, 2004 an
3 expense-incurred hospital, medical, or surgical policy or
4 certificate and a health maintenance organization that issues or
5 renews a group or individual contract on or after January 1, 2004
6 shall provide for both of the following:

7 (a) That cost-sharing requirements and benefit or service
8 limitations for outpatient mental health and outpatient substance
9 abuse services do not place a greater financial burden on the
10 insured or enrollee and are not more restrictive than those
11 requirements and limitations for outpatient medical services.

1 (b) That cost-sharing requirements and benefit or service
2 limitations for inpatient hospital mental health and inpatient
3 hospital and residential substance abuse services do not place a
4 greater financial burden on the insured or enrollee and are not
5 more restrictive than those requirements and limitations for
6 inpatient hospital medical services.