

SENATE BILL No. 50

January 20, 2011, Introduced by Senators WARREN, YOUNG, GREGORY, HOPGOOD, WHITMER, HOOD, HUNTER, GLEASON and BIEDA and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 3406s.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 SEC. 3406S. (1) AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY,
2 OR RENEWS IN THIS STATE ON OR AFTER JANUARY 1, 2012 AN EXPENSE-
3 INCURRED HOSPITAL, MEDICAL, OR SURGICAL POLICY OR CERTIFICATE AND A
4 HEALTH MAINTENANCE ORGANIZATION THAT ISSUES OR RENEWS A GROUP OR
5 INDIVIDUAL CONTRACT ON OR AFTER JANUARY 1, 2012 SHALL PROVIDE FOR
6 BOTH OF THE FOLLOWING:

7 (A) THAT COST-SHARING REQUIREMENTS AND BENEFIT OR SERVICE
8 LIMITATIONS FOR OUTPATIENT MENTAL HEALTH SERVICES, INCLUDING, BUT
9 NOT LIMITED TO, AUTISM SPECTRUM DISORDER, AND OUTPATIENT SUBSTANCE
10 ABUSE SERVICES DO NOT PLACE A GREATER FINANCIAL BURDEN ON THE

1 INSURED OR ENROLLEE AND ARE NOT MORE RESTRICTIVE THAN THOSE
2 REQUIREMENTS AND LIMITATIONS FOR OUTPATIENT MEDICAL SERVICES.

3 (B) THAT COST-SHARING REQUIREMENTS AND BENEFIT OR SERVICE
4 LIMITATIONS FOR INPATIENT HOSPITAL MENTAL HEALTH SERVICES,
5 INCLUDING, BUT NOT LIMITED TO, AUTISM SPECTRUM DISORDER, AND
6 INPATIENT HOSPITAL AND RESIDENTIAL SUBSTANCE ABUSE SERVICES DO NOT
7 PLACE A GREATER FINANCIAL BURDEN ON THE INSURED OR ENROLLEE AND ARE
8 NOT MORE RESTRICTIVE THAN THOSE REQUIREMENTS AND LIMITATIONS FOR
9 INPATIENT HOSPITAL MEDICAL SERVICES.

10 (2) AS USED IN THIS SECTION, "AUTISM SPECTRUM DISORDER" MEANS
11 ANY OF THE PERVASIVE DEVELOPMENTAL DISORDERS AS DEFINED BY THE MOST
12 RECENT EDITION OF THE DIAGNOSTIC AND STATISTICAL MANUAL OF MENTAL
13 DISORDERS (DSM), INCLUDING AUTISTIC DISORDER, ASPERGER'S DISORDER,
14 AND PERVASIVE DEVELOPMENTAL DISORDER NOT OTHERWISE SPECIFIED.