

SENATE BILL No. 204

February 14, 2013, Introduced by Senator SCHUITMAKER 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 3406t.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

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

6 **(A) THAT COST-SHARING REQUIREMENTS AND BENEFIT OR SERVICE**
7 **LIMITATIONS FOR OUTPATIENT MENTAL HEALTH SERVICES, INCLUDING, BUT**
8 **NOT LIMITED TO, TREATMENT OF AUTISM SPECTRUM DISORDERS, AND**
9 **OUTPATIENT SUBSTANCE USE DISORDER SERVICES DO NOT PLACE A GREATER**
10 **FINANCIAL BURDEN ON THE INSURED OR ENROLLEE AND ARE NOT MORE**

1 RESTRICTIVE THAN THOSE REQUIREMENTS AND LIMITATIONS FOR OUTPATIENT
2 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, TREATMENT OF AUTISM SPECTRUM
6 DISORDERS, AND INPATIENT HOSPITAL AND RESIDENTIAL SUBSTANCE USE
7 DISORDER SERVICES DO NOT PLACE A GREATER FINANCIAL BURDEN ON THE
8 INSURED OR ENROLLEE AND ARE NOT MORE RESTRICTIVE THAN THOSE
9 REQUIREMENTS AND LIMITATIONS FOR INPATIENT HOSPITAL MEDICAL
10 SERVICES.

11 (2) AS USED IN THIS SECTION, "AUTISM SPECTRUM DISORDERS" MEANS
12 THAT TERM AS DEFINED IN SECTION 3406S.

13 Enacting section 1. This amendatory act applies to policies,
14 certificates, and contracts delivered, executed, issued, amended,
15 adjusted, or renewed in this state, or outside of this state if
16 covering residents of this state, beginning 180 days after the date
17 this amendatory act is enacted into law.