

THE NONPROFIT HEALTH CARE CORPORATION REFORM ACT (EXCERPT)
Act 350 of 1980

550.1453 Medicare supplement certificate; definitions.

Sec. 453. As used in a medicare supplement certificate:

(a) The definition of “accident”, “accidental injury”, or “accidental means” shall not include words that establish an accidental means test or use words such as “external, violent, visible wounds” or similar words of description or characterization. The definition may provide that injuries shall not include injuries for which benefits are provided or available under any worker's compensation, employer's liability or similar law, or motor vehicle no-fault plan, unless prohibited by law.

(b) The definition of “benefit period” or “medicare benefit period” shall not be defined in a more restrictive manner than as defined in medicare.

(c) “Hospital” may be defined in relation to its status, facilities, and available services or to reflect its accreditation by the joint commission on accreditation of hospitals, but not more restrictively than as defined in medicare.

(d) The definition of “medicare eligible expenses” shall mean health care expenses of the kinds covered by medicare, to the extent recognized as reasonable and medically necessary by medicare.

(e) “Nurses” may be defined so that the description of nurse is to a type of nurse, such as a registered professional nurse or a licensed practical nurse. If the words “nurse”, “trained nurse”, or “registered nurse” are used without specific instruction, then the use of those terms requires the health care corporation to recognize the services of any individual who qualifies under those terms in accordance with the public health code, Act No. 368 of the Public Acts of 1978, being sections 333.1101 to 333.25211 of the Michigan Compiled Laws.

(f) “Physician” shall not be defined more restrictively than as defined in medicare.

(g) “Sickness” shall not be defined more restrictively than to mean illness or disease of a covered person that first manifests itself after the effective date of coverage and while the coverage is in force. The definition may be further modified to exclude sicknesses or diseases for which benefits are provided to the member under any worker's compensation, occupational disease, employer's liability, or similar law.

(h) “Skilled nursing facility” shall not be defined more restrictively than as defined in medicare.

History: Add. 1994, Act 40, Imd. Eff. Mar. 14, 1994.

Popular name: Blue Cross-Blue Shield

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