



**House
Legislative
Analysis
Section**

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COVER TO 25: MANDATORY OFFER

**House Bills 4141-4143
Sponsor: Rep. Jim McBryde
Committee: Insurance**

Complete to 8-1-95

A SUMMARY OF HOUSE BILLS 4141-4143 AS INTRODUCED 1-17-95

The bills would, in general, require health insurers to offer coverage to an insured's child, by birth or adoption, until December 31 of the calendar year in which the child became 25 years of age, if the child was enrolled as a full-time student and was unmarried. (It would not matter whether the child was considered a dependent under the federal Internal Revenue Code.)

House Bill 4141 would amend the Insurance Code (MCL 500.3406f) to apply to expense-incurred hospital, medical, or surgical policies of commercial health insurers. House Bill 4142 would amend the Nonprofit Health Care Corporation Act (MCL 550.1418), which applies to Blue Cross and Blue Shield of Michigan. House Bill 4143 would amend the Public Health Code (MCL 333.21054u) to apply to health maintenance organization (HMO) contracts.

House Bills 4141-4143 (8-1-95)