

HOUSE BILL No. 5007

July 10, 2001, Introduced by Reps. Sanborn and Caul and referred to the Committee on Insurance and Financial Services.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
by amending section 3406m (MCL 500.3406m), as added by 1998
PA 402.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 3406m. (1) An insurer that delivers, issues for deliv-
2 ery, or renews in this state an expense-incurred hospital, medi-
3 cal, or surgical policy or certificate that requires an insured
4 to designate a participating primary care provider and provides
5 for annual well-woman examinations and routine obstetrical and
6 gynecologic services AND A HEALTH MAINTENANCE ORGANIZATION shall
7 permit a female insured OR ENROLLEE to access an
8 obstetrician-gynecologist for annual well-woman examinations and
9 routine obstetrical and gynecologic services.

1 (2) An insurer AND A HEALTH MAINTENANCE ORGANIZATION shall
2 not require prior authorization or referral for access under
3 subsection (1) to an obstetrician-gynecologist who is participat-
4 ing OR AFFILIATED with the insurer OR HEALTH MAINTENANCE
5 ORGANIZATION. An insurer OR HEALTH MAINTENANCE ORGANIZATION may
6 require prior authorization or referral for access to a nonpar-
7 ticipating OR NONAFFILIATED obstetrician-gynecologist.

8 (3) IF AN OBSTETRICIAN-GYNECOLOGIST REFERS AN INSURED OR
9 ENROLLEE TO ANOTHER OBSTETRICIAN-GYNECOLOGIST FOR
10 OBSTETRICAL-GYNECOLOGIC SERVICES OR TO A PERINATOLOGIST OR OTHER
11 PROVIDER OF PRENATAL CARE FOR PRENATAL CARE DURING A PREGNANCY,
12 THE INSURER OR HEALTH MAINTENANCE ORGANIZATION SHALL NOT REQUIRE
13 THAT THE REFERRAL MUST COME FROM THE INSURED'S OR ENROLLEE'S PRI-
14 MARY CARE PROVIDER IF BOTH OF THE FOLLOWING APPLY:

15 (A) THE REFERRING OBSTETRICIAN-GYNECOLOGIST PARTICIPATES OR
16 IS AFFILIATED WITH THE INSURER OR HEALTH MAINTENANCE
17 ORGANIZATION.

18 (B) THE REFERRED OBSTETRICIAN-GYNECOLOGIST OR PERINATALO-
19 GIST, OR OTHER PROVIDER OF PRENATAL CARE PARTICIPATES OR IS
20 AFFILIATED WITH THE INSURER OR HEALTH MAINTENANCE ORGANIZATION.

21 (4) ~~—(3)—~~ A description of the coverage provided by this
22 section shall be included by the insurer AND HEALTH MAINTENANCE
23 ORGANIZATION in a communication sent to the insured OR ENROLLEE
24 or group purchaser of coverage.