

SENATE BILL No. 230

February 22, 2005, Introduced by Senators HAMMERSTROM, JACOBS, PATTERSON, JOHNSON, SCHAUER, BERNERO, BRATER, OLSHOVE, CLARKE, EMERSON and LELAND and referred to the Committee on Health Policy.

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. AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY, OR
2 RENEWS IN THIS STATE ON OR AFTER JANUARY 1, 2006 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, 2006 SHALL PROVIDE FOR
6 BOTH OF THE FOLLOWING:

7 (A) THAT COST-SHARING REQUIREMENTS AND BENEFIT OR SERVICE
8 LIMITATIONS FOR OUTPATIENT MENTAL HEALTH AND OUTPATIENT SUBSTANCE
9 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 AND INPATIENT
5 HOSPITAL AND RESIDENTIAL SUBSTANCE ABUSE SERVICES DO NOT PLACE A
6 GREATER FINANCIAL BURDEN ON THE INSURED OR ENROLLEE AND ARE NOT
7 MORE RESTRICTIVE THAN THOSE REQUIREMENTS AND LIMITATIONS FOR
8 INPATIENT HOSPITAL MEDICAL SERVICES.