

HOUSE BILL No. 4876

June 20, 2013, Introduced by Reps. Jacobsen, Foster, Callton, Farrington, Yonker, Genetski, Haines, Darany, Stallworth, Zorn, Hooker, Hovey-Wright, Kivela, Kowall, Abed and Knezek and referred to the Committee on Health Policy.

A bill to amend 1980 PA 350, entitled
"The nonprofit health care corporation reform act,"
(MCL 550.1101 to 550.1704) by adding section 421.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 SEC. 421. (1) A HEALTH CARE CORPORATION PROVIDING A NONGROUP
2 OR GROUP CERTIFICATE SHALL NOT INCLUDE A HEALTH CARE SERVICE AS A
3 COVERED HEALTH CARE BENEFIT UNDER THE TERMS AND CONDITIONS OF THE
4 CERTIFICATE OR IN ANY OTHER COMMUNICATION CONCERNING THE
5 CERTIFICATE IF EITHER OF THE FOLLOWING APPLIES:

6 (A) THE COPAYMENT OR COINSURANCE FOR THE HEALTH CARE SERVICE
7 PAYABLE BY THE MEMBER IS GREATER THAN 50% OF THE COST OF THE HEALTH
8 CARE SERVICE.

9 (B) THE DEDUCTIBLE FOR THE HEALTH CARE SERVICE PAYABLE BY THE
10 MEMBER MEETS EITHER OF THE FOLLOWING:

1 (i) IS ESTABLISHED IN SUCH A WAY AS TO PROVIDE DE MINIMIS
2 REIMBURSEMENT FOR THE SERVICE BY THE HEALTH CARE CORPORATION.

3 (ii) HAS AN ANNUAL OR OTHER DEDUCTIBLE AMOUNT THAT THE INSURER
4 OR HEALTH CARE CORPORATION REASONABLY KNOWS WILL NOT BE MET BY AT
5 LEAST 80% OF THE MEMBERS.

6 (2) THE DIRECTOR OF INSURANCE AND FINANCIAL SERVICES SHALL
7 INVESTIGATE AND ISSUE A RULING ON ALL COMPLAINTS ARISING UNDER THIS
8 SECTION.

9 Enacting section 1. This amendatory act applies to a
10 certificate entered into after the date this amendatory act is
11 enacted into law. For a certificate in effect on or before the date
12 this amendatory act is enacted into law, this amendatory act
13 applies on the date the certificate is next extended, renewed, or
14 modified in any manner.