## **HOUSE BILL NO. 5111**

October 15, 2019, Introduced by Reps. Bolden, Hood, Kennedy, Stone, Rabhi, Brixie, Chirkun, Cherry, Sowerby, Ellison, Camilleri, Yancey, Haadsma, Garrett, Tyrone Carter, Hoadley, Garza, Sabo, Pohutsky, Robinson, Manoogian, Pagan, Kuppa, Hope, Cynthia Johnson, Wittenberg, Shannon, Clemente and Love and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled "The insurance code of 1956,"

(MCL 500.100 to 500.8302) by adding section 3406v.

## THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

- Sec. 3406v. (1) A health insurance policy delivered, issued for delivery, or renewed in this state that provides coverage for
- 3 behavioral health services must not require an insured to pay more
- 4 than a \$5.00 co-pay per visit for behavioral health services. A
- 5 health insurance policy described in this subsection cannot achieve
- 6 compliance with this section by increasing financial requirements.





- 1 (2) As used in this section:
- 2 (a) "Behavioral health services" means mental health and 3 substance abuse services.
- 4 (b) "Financial requirements" means deductibles, copayments,
  5 coinsurance, out-of-pocket expenses, aggregate lifetime limits, and
  6 annual limits.
- Enacting section 1. This amendatory act applies to health
  insurance policies delivered, issued for delivery, or renewed in
  this state on or after the effective date of this amendatory act.