

# HOUSE BILL NO. 6154

November 26, 2024, Introduced by Reps. Rogers, Rheingans, McFall, Martus, Brixie, Steckloff, Price, Breen and Hope 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 3406cc.

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1           **Sec. 3406cc. (1) An insurer that delivers, issues for**  
2 **delivery, or renews in this state a health insurance policy shall**  
3 **provide coverage for medically necessary treatment related to or as**  
4 **a result of an acquired brain injury. An insurer described in this**  
5 **subsection shall not impose any lifetime limitation or unreasonable**

1 annual limitation on the number of days for acute and postacute  
2 care for the coverage required under this subsection.

3 (2) As used in this section:

4 (a) "Acquired brain injury" means any injury to the brain that  
5 occurs after birth and can be caused by infectious diseases,  
6 metabolic disorders, endocrine disorders or diminished oxygen,  
7 brain tumors, toxins, disease that affects the blood supply to the  
8 brain, stroke, or a traumatic brain injury.

9 (b) "Cognitive communication therapy" means therapy that  
10 treats problems with communication that have an underlying cause in  
11 a cognitive deficit rather than a primary language or speech  
12 deficit and is provided by a speech-language pathologist licensed  
13 under part 176 of the public health code, 1978 PA 368, MCL  
14 333.17601 to 333.17613.

15 (c) "Cognitive rehabilitation therapy" means a process of  
16 relearning cognitive skills essential for basic and instrumental  
17 daily living that involves licensed occupational therapists,  
18 licensed speech-language pathologists, and licensed physical  
19 therapists and those they supervise through the coordinated  
20 specialized, integrated therapeutic treatments that are provided in  
21 dynamic settings designed for efficient and effective relearning  
22 following damage to brain cells or brain chemistry due to brain  
23 injury.

24 (d) "Community reintegration services" means services that  
25 provide incremental guided real-world therapeutic training to  
26 develop skills essential for an individual to participate in life  
27 to do all of the following:

28 (i) Reenter employment.

29 (ii) Go to school and engage in other productive activity.

1 (iii) Safely live independently.

2 (iv) Participate in the individual's community while avoiding  
3 rehospitization and long-term support needs.

4 (e) "Functional rehabilitation therapy and remediation" means  
5 a medically structured approach to rehabilitation for brain  
6 disorders that includes licensed occupational therapists, licensed  
7 speech language pathologists, licensed physical therapists, and  
8 those they supervise by statute that emphasize learning by doing,  
9 and focuses relearning a specific task in a prescribed format, with  
10 maximum opportunity for repeated correct practice. Compensatory  
11 strategies are developed for those skills that are persistently  
12 impaired and individuals are trained on daily implementation. To  
13 ensure acquisition and use, focus is set on relearning those skills  
14 essential for safe daily living in the environment in which they  
15 will be used in home and community settings.

16 (f) "Medical necessity" or "medically necessary" means health  
17 care services that are consistent with generally accepted  
18 principles of professional medical practice.

19 (g) "Neurobehavioral therapy" means a set of medical and  
20 therapeutic assessments and treatments provided by appropriately  
21 licensed occupational therapists, licensed speech language  
22 pathologists, licensed physical therapists, and other relevant  
23 licensed health care professionals focused on behavioral  
24 impairments through the development of pro-social behavior.

25 (h) "Neurocognitive therapy" means treatment of disorders in  
26 which the primary clinical deficit is in cognitive function that  
27 has not been present since birth and is a decline from a previously  
28 attained level of function.

29 (i) "Neurofeedback therapy" means a direct training of brain

1 function to enhance self-regulatory capacity or an individual's  
2 ability to exert control over behavior, thoughts, and feelings. It  
3 is a form of biofeedback whereby a patient can learn to control  
4 brain activity that is measured and recorded by an  
5 electroencephalogram.

6 (j) "Neuropsychological testing" means a set of medical and  
7 therapeutic assessment and treatments provided by appropriately  
8 licensed occupational therapists, licensed speech language  
9 pathologists, licensed physical therapists, and other relevant  
10 licensed health care professionals focused on amelioration of  
11 cognitive, emotional, psychosocial, and behavioral deficits caused  
12 by brain injury.

13 (k) "Psychophysiological testing and treatment" means a set of  
14 medical and therapeutic assessment and treatments focused on  
15 psychophysiological disorders or physical disorders with  
16 psychological overlay.

17 (l) "Postacute residential treatment" includes integrated  
18 medical and therapeutic services, treatment, education, and skills  
19 training within a 24/7 real-world environment of care, including  
20 home and community settings. Maximum opportunity for correct  
21 practice of skills in the context of use develops new neural  
22 pathways that ensure ongoing skill use and avoidance of  
23 rehospitalization and long-term care.