

SENATE BILL No. 455

July 31, 2013, Introduced by Senators WARREN, ANANICH, ANDERSON and HOPGOOD 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 3406t.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 **SEC. 3406T. AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY, OR**
2 **RENEWS IN THIS STATE AN EXPENSE-INCURRED HOSPITAL, MEDICAL, OR**
3 **SURGICAL POLICY OR CERTIFICATE AND A HEALTH MAINTENANCE**
4 **ORGANIZATION THAT ISSUES OR RENEWS A GROUP OR INDIVIDUAL CONTRACT**
5 **SHALL PROVIDE FOR BOTH OF THE FOLLOWING:**

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

1 (B) THAT COST-SHARING REQUIREMENTS AND BENEFIT OR SERVICE
2 LIMITATIONS FOR INPATIENT HOSPITAL MENTAL HEALTH SERVICES DO NOT
3 PLACE A GREATER FINANCIAL BURDEN ON THE INSURED OR ENROLLEE AND ARE
4 NOT MORE RESTRICTIVE THAN THOSE REQUIREMENTS AND LIMITATIONS FOR
5 INPATIENT HOSPITAL MEDICAL SERVICES.

6 Enacting section 1. This amendatory act applies to policies,
7 certificates, and contracts delivered, executed, issued, amended,
8 adjusted, or renewed in this state, or outside of this state if
9 covering residents of this state, beginning 180 days after the date
10 this amendatory act is enacted into law.