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## **PRE-EXISTING CONDITIONS**

**House Bill 4918**

**Sponsor: Rep. Floyd Clack**

**House Bill 4919**

**Sponsor: Rep. Candace Curtis**

**Committee: Insurance**

**Complete to 11-12-93**

## **A SUMMARY OF HOUSE BILLS 4918 AND 4919 AS INTRODUCED 7-1-93**

The bills would, generally, prohibit insurers from refusing coverage based on a preexisting condition of an insured or applicant for insurance, except that coverage for a preexisting condition could be excluded for not more than six months from the effective date of coverage.

House Bill 4918 would amend the Insurance Code (MCL 500.3406f) to apply to the expense-incurred hospital, medical or surgical policies of commercial health insurance companies. House Bill 4919 would amend the Public Health Code (MCL 333.21054u) to apply to health maintenance organizations. The bills specifically would prohibit an insurer or HMO from refusing to issue, renew, or continue a policy, contract, or services, in whole or in part, because of a preexisting condition. But they would permit the exclusion of coverage for a preexisting condition for not more than six months from the effective date of coverage.

The term "preexisting condition" would be defined as "a condition for which medical advice or treatment was recommended by, or received from, a provider of health care services within six months preceding the effective date of coverage."

House Bills 4918 and 4919 (11-12-93)