

SENATE BILL No. 330

March 1, 2007, Introduced by Senator PATTERSON 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 3406s.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 SEC. 3406S. AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY, OR
2 RENEWS IN THIS STATE ON OR AFTER JANUARY 1, 2008 AN EXPENSE-
3 INCURRED HOSPITAL, MEDICAL, OR SURGICAL POLICY OR CERTIFICATE THAT
4 PROVIDES COVERAGE FOR MENTAL HEALTH SERVICES AND A HEALTH
5 MAINTENANCE ORGANIZATION THAT ISSUES OR RENEWS A GROUP OR
6 INDIVIDUAL CONTRACT ON OR AFTER JANUARY 1, 2008 THAT PROVIDES
7 COVERAGE FOR MENTAL HEALTH SERVICES SHALL PROVIDE FOR BOTH OF THE
8 FOLLOWING:

9 (A) THAT COST-SHARING REQUIREMENTS AND BENEFIT OR SERVICE

1 LIMITATIONS FOR OUTPATIENT MENTAL HEALTH SERVICES DO NOT PLACE A
2 GREATER FINANCIAL BURDEN ON THE INSURED OR ENROLLEE AND ARE NOT
3 MORE RESTRICTIVE THAN THOSE REQUIREMENTS AND LIMITATIONS FOR
4 OUTPATIENT MEDICAL SERVICES.

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