

HOUSE BILL No. 4393

March 7, 1989, Introduced by Reps. Van Singel, Runco, Krause, Stacey, Fitzgerald, DeLange, Allen, Dolan, Ouwinga, Brown, Mathieu, Camp, Weeks, and DeMars and referred to the Committee on Insurance.

A bill to amend Act No. 350 of the Public Acts of 1980,
entitled

"The nonprofit health care corporation reform act,"
as amended, being sections 550.1101 to 550.1704 of the Michigan
Compiled Laws, by adding section 429.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Section 1. Act No. 350 of the Public Acts of 1980, as
2 amended, being sections 550.1101 to 550.1704 of the Michigan
3 Compiled Laws, is amended by adding section 429 to read as
4 follows:

5 SEC. 429. LONG-TERM CARE COVERAGE THAT IS ISSUED OR RENEWED
6 AFTER THE EFFECTIVE DATE OF THIS SECTION SHALL MEET ALL OF THE
7 FOLLOWING REQUIREMENTS:

8 (A) SHALL INCLUDE COVERAGE FOR INTERMEDIATE/BASIC CARE.

1 (B) SHALL NOT LIMIT OR EXCLUDE COVERAGE BY TYPE OF ILLNESS,
2 TREATMENT, MEDICAL CONDITION, OR ACCIDENT, EXCEPT AS FOLLOWS:

3 (i) PREEXISTING CONDITIONS.

4 (ii) MENTAL OR NERVOUS DISORDERS; HOWEVER, THIS SHALL NOT
5 PERMIT EXCLUSION OR LIMITATION OF BENEFITS ON THE BASIS OF
6 ALZHEIMER'S DISEASE OR RELATED DISORDERS.

7 (iii) ALCOHOLISM OR DRUG ADDICTION.

8 (iv) ILLNESS, TREATMENT, OR MEDICAL CONDITION ARISING OUT OF
9 ANY OF THE FOLLOWING:

10 (A) WAR OR ACT OF WAR, WHETHER DECLARED OR UNDECLARED.

11 (B) PARTICIPATION IN A FELONY, RIOT, OR INSURRECTION.

12 (C) SERVICE IN THE ARMED FORCES OR UNITS AUXILIARY TO THE
13 ARMED FORCES.

14 (D) SUICIDE, SANE OR INSANE, ATTEMPTED SUICIDE, OR INTEN-
15 TIONALLY SELF-INFLICTED INJURY.

16 (E) AVIATION. THIS EXCLUSION APPLIES ONLY TO NONFARE PAYING
17 PASSENGERS.

18 (v) THIS SUBDIVISION IS NOT INTENDED TO PROHIBIT EXCLUSIONS
19 AND LIMITATIONS BY TYPE OF PROVIDER OR TERRITORIAL LIMITATIONS.