

# HOUSE BILL No. 4394

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. 218 of the Public Acts of 1956,  
entitled as amended

"The insurance code of 1956,"

as amended, being sections 500.100 to 500.8302 of the Michigan  
Compiled Laws, by adding section 2289.

## THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1       Section 1. Act No. 218 of the Public Acts of 1956, as  
2 amended, being sections 500.100 to 500.8302 of the Michigan  
3 Compiled Laws, is amended by adding section 2289 to read as  
4 follows:

5       SEC. 2289. LONG-TERM CARE COVERAGE THAT IS ISSUED OR  
6 RENEWED AFTER THE EFFECTIVE DATE OF THIS SECTION SHALL MEET ALL  
7 OF THE 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.