

SENATE BILL No. 32

January 11, 1989, Introduced by Senators DILLINGHAM, CHERRY, EHLERS, GEO. HART, CROPSEY, WELBORN and FESSLER and referred to the Committee on Health Policy.

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 sections 3426 and 3616.

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 sections 3426 and 3616 to
4 read as follows:

5 SEC. 3426. (1) A HOSPITAL, MEDICAL, OR SURGICAL EXPENSE
6 INCURRED POLICY, OTHER THAN A LIMITED CLASSIFICATION POLICY,
7 SHALL PROVIDE COVERAGE FOR NURSING HOME, CUSTODIAL, AND RESPITE
8 CARE FOR PERSONS INSURED UNDER THE POLICY WHO HAVE BEEN SUSPECTED

1 OF HAVING, OR DIAGNOSED OR IDENTIFIED AS HAVING, ALZHEIMER'S
2 DISEASE OR A RELATED DISORDER.

3 (2) FOR PURPOSES OF THIS SECTION, "RELATED DISORDER" MEANS
4 AN IRREVERSIBLE BRAIN DISORDER THAT RESULTS IN THE MANIFESTATIONS
5 OF SYMPTOMS AND SIGNS INCLUDING, BUT NOT LIMITED TO, MEMORY LOSS,
6 APHASIA, BECOMING LOST OR DISORIENTED, CONFUSION, AND AGITATION
7 WITH THE POTENTIAL FOR COMBATIVENESS AND INCONTINENCE. RELATED
8 DISORDER INCLUDES, BUT IS NOT LIMITED TO, MULTI-INFARCT DEMENTIA,
9 HUNTINGTON'S DISEASE, AND PARKINSON'S DISEASE.

10 SEC. 3616. (1) A GROUP HOSPITAL, MEDICAL, OR SURGICAL
11 EXPENSE INCURRED POLICY, OTHER THAN A LIMITED CLASSIFICATION
12 POLICY, SHALL PROVIDE COVERAGE FOR NURSING HOME, CUSTODIAL, AND
13 RESPITE CARE FOR PERSONS INSURED UNDER THE POLICY WHO HAVE BEEN
14 SUSPECTED OF HAVING, OR DIAGNOSED OR IDENTIFIED AS HAVING,
15 ALZHEIMER'S DISEASE OR A RELATED DISORDER.

16 (2) FOR PURPOSES OF THIS SECTION, "RELATED DISORDER" MEANS
17 AN IRREVERSIBLE BRAIN DISORDER THAT RESULTS IN THE MANIFESTATIONS
18 OF SYMPTOMS AND SIGNS INCLUDING, BUT NOT LIMITED TO, MEMORY LOSS,
19 APHASIA, BECOMING LOST OR DISORIENTED, CONFUSION, AND AGITATION
20 WITH THE POTENTIAL FOR COMBATIVENESS AND INCONTINENCE. RELATED
21 DISORDER INCLUDES, BUT IS NOT LIMITED TO, MULTI-INFARCT DEMENTIA,
22 HUNTINGTON'S DISEASE, AND PARKINSON'S DISEASE.