

HB4415, As Passed House, May 15, 1997

Insurance; health care corporations; health insurance for adopted children; provide for.

INSURANCE: Health care corporations; INSURANCE: Health; FAMILY LAW: Children; CHILDREN: Adoption; PROBATE: Family law

A bill to amend 1980 PA 350, entitled
"The nonprofit health care corporation reform act,"
(MCL 550.1101 to 550.1704) by adding section 418.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 SEC. 418. (1) A NONGROUP OR GROUP CERTIFICATE PROVIDING
2 BENEFITS FOR A FAMILY MEMBER OF THE SUBSCRIBER SHALL, AS TO THAT
3 FAMILY MEMBER'S BENEFITS, ALSO PROVIDE THAT THE BENEFITS APPLICA-
4 BLE FOR CHILDREN SHALL BE PAYABLE WITH RESPECT TO A NEWLY BORN
5 CHILD OF THE SUBSCRIBER FROM THE MOMENT OF BIRTH. THE BENEFITS
6 FOR NEWLY BORN CHILDREN SHALL CONSIST OF BENEFITS FOR INJURY OR
7 SICKNESS INCLUDING THE NECESSARY CARE AND TREATMENT OF MEDICALLY
8 DIAGNOSED CONGENITAL DEFECTS AND BIRTH ABNORMALITIES. THE CER-
9 TIFICATE MAY REQUIRE THAT NOTIFICATION OF BIRTH OF A NEWLY BORN
10 CHILD AND PAYMENT OF THE REQUIRED PREMIUM SHALL BE FURNISHED TO
11 THE HEALTH CARE CORPORATION WITHIN 31 DAYS AFTER THE DATE OF

1 BIRTH IN ORDER TO HAVE THE BENEFITS CONTINUE BEYOND THE 31-DAY
2 PERIOD.

3 (2) BY JULY 1, 1997, A HEALTH CARE CORPORATION THAT PROVIDES
4 OR OFFERS TO PROVIDE BENEFITS FOR A FAMILY MEMBER OF THE SUB-
5 SCRIBER IN A NONGROUP OR GROUP CERTIFICATE SHALL PROVIDE BENEFITS
6 IN THAT CERTIFICATE UPON THE SUBSCRIBER'S ELECTION AS FOLLOWS:

7 (A) FOR THE SUBSCRIBER'S ADOPTED CHILDREN BEGINNING FROM THE
8 DATE OF PLACEMENT FOR THE PURPOSE OF ADOPTION AND CONTINUING
9 UNTIL THE CERTIFICATE IS CANCELED OR DISCONTINUED, DEPENDENT BEN-
10 EFITS END UNDER THE TERMS OF THE CERTIFICATE, OR THE PLACEMENT IS
11 DISRUPTED PRIOR TO LEGAL ADOPTION AND THE CHILD IS REMOVED FROM
12 PLACEMENT.

13 (B) FOR THE SUBSCRIBER'S ADOPTED CHILDREN BEGINNING FROM THE
14 DATE OF ADOPTION AND CONTINUING UNTIL THE CERTIFICATE IS CANCELED
15 OR DISCONTINUED OR DEPENDENT BENEFITS END UNDER THE TERMS OF THE
16 CERTIFICATE.

17 (3) BENEFITS UNDER SUBSECTION (2) FOR THE ADOPTED CHILD OR
18 THE CHILD WHO IS PLACED TO BE ADOPTED SHALL BE THE SAME AS IF THE
19 CHILD WAS A NEWLY BORN BIOLOGICAL CHILD OF THE SUBSCRIBER.

20 (4) AS USED IN THIS SECTION, "ADOPTED CHILD", "ADOPTED
21 CHILDREN", AND "CHILD WHO IS PLACED TO BE ADOPTED" MEAN RESPEC-
22 TIVELY AN INDIVIDUAL WHO IS ADOPTED OR PLACED TO BE ADOPTED AND
23 WHO IS LESS THAN 18 YEARS OF AGE.