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**House
Legislative
Analysis
Section**

HEALTH INSURERS: 9-1-1 USAGE

House Bills 5836-5838

Sponsor: Rep. Gerald Law

**Committee: Insurance and Financial
Services**

Complete to 7-26-00

A SUMMARY OF HOUSE BILLS 5836-5838 AS INTRODUCED 5-24-00

The bills would, generally speaking, prohibit health insurers and similar entities from encouraging or directing insureds or subscribers to an emergency health services response and transportation system that was in competition with or was a substitution for the 9-1-1 emergency health services system or another state or local governmental emergency health services system. The bills also would prohibit an insurer from requiring an insured to obtain prior authorization before accessing the 9-1-1 system (or similar state or local system). Further, an insurer would be prohibited from using false and misleading language in any materials provided to insureds to discourage or prohibit an insured from accessing the 9-1-1 system.

The bills would not prohibit an insurer from using or requiring transportation outside of the 9-1-1 or similar state or local system for non-emergency health services.

House Bill 5836 would amend the Insurance Code (MCL 500.3406k) to apply to individual and group expense-incurred hospital, medical, or surgical policies or certificates of commercial health insurance companies. House Bill 5837 would amend the Nonprofit Health Care Corporation Reform Act (MCL 550.1418) to apply to Blue Cross and Blue Shield of Michigan. House Bill 5838 would amend the Public Health Code (MCL 333.21052c) to apply to the health maintenance organizations (HMOs).

House Bills 5836-5838 (7-26-00)

Analyst: C. Couch

■ This analysis was prepared by nonpartisan House staff for use by House members in their deliberations, and does not constitute an official statement of legislative intent.