

## **HOUSE BILL No. 5837**

May 24, 2000, Introduced by Rep. Law and referred to the Committee on Insurance and Financial Services.

A bill to amend 1980 PA 350, entitled "The nonprofit health care corporation reform act," by amending section 418 (MCL 550.1418), as added by 1998 PA 124.

## THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

- 1 Sec. 418. (1) A health care corporation certificate that
- 2 provides coverage for emergency health services shall provide
- 3 coverage for medically necessary services provided to a member
- 4 for the sudden onset of a medical condition that manifests itself
- 5 by signs and symptoms of sufficient severity, including severe
- 6 pain, such that the absence of immediate medical attention could
- 7 reasonably be expected to result in serious jeopardy to the
- 8 individual's health or to a pregnancy in the case of a pregnant
- 9 woman, serious impairment to bodily functions, or serious
- 10 dysfunction of any bodily organ or part. A health care
- 11 corporation shall not deny payment for emergency health services

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- 1 up to the point of stabilization provided to a member under this
- 2 subsection because of either of the following:
- 3 (a) The final diagnosis.
- 4 (b) Prior authorization was not given by the health care
- 5 corporation before emergency health services were provided.
- 6 (2) A HEALTH CARE CORPORATION SUBJECT TO THIS SECTION SHALL
- 7 NOT ENCOURAGE OR DIRECT A MEMBER TO AN EMERGENCY HEALTH SERVICES
- 8 RESPONSE AND TRANSPORTATION SYSTEM THAT IS IN COMPETITION WITH OR
- 9 IS A SUBSTITUTION FOR THE 9-1-1 EMERGENCY HEALTH SERVICES SYSTEM
- 10 OR OTHER STATE OR LOCAL UNIT OF GOVERNMENT EMERGENCY HEALTH SERV-
- 11 ICES SYSTEM.
- 12 (3) SUBSECTION (2) DOES NOT PROHIBIT A HEALTH CARE CORPORA-
- 13 TION FROM USING OR REOUIRING TRANSPORTATION OUTSIDE THE 9-1-1
- 14 EMERGENCY HEALTH SERVICES SYSTEM OR OTHER STATE OR LOCAL UNIT OF
- 15 GOVERNMENT EMERGENCY HEALTH SERVICES SYSTEM FOR NONEMERGENCY
- 16 HEALTH SERVICES.
- 17 (4) A HEALTH CARE CORPORATION SHALL NOT REQUIRE A MEMBER TO
- 18 OBTAIN PRIOR AUTHORIZATION BEFORE ACCESSING THE 9-1-1 SYSTEM OR
- 19 OTHER STATE OR LOCAL UNIT OF GOVERNMENT EMERGENCY HEALTH SERVICES
- 20 SYSTEM FOR EMERGENCY HEALTH SERVICES.
- 21 (5) A HEALTH CARE CORPORATION SHALL NOT USE FALSE OR MIS-
- 22 LEADING LANGUAGE IN ANY MATERIALS PROVIDED TO MEMBERS TO DISCOUR-
- 23 AGE OR PROHIBIT A MEMBER FROM ACCESSING THE 9-1-1 SYSTEM FOR
- 24 EMERGENCY HEALTH SERVICES.
- 25 (6)  $\frac{(2)}{(2)}$  As used in this section, "stabilization" means the
- 26 point at which no material deterioration of a condition is

- ${f 1}$  likely, within reasonable medical probability, to result from or
- 2 occur during transfer of the patient.