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## INSURERS: PROHIBIT REQUIRING THE TRANSFER OF PATIENTS BEFORE STABILIZATION

**House Bill 4965**  
**Sponsor: Rep. Stephen Ehardt**

**House Bill 4966**  
**Sponsor: Rep. Lisa Wojno**

**Committee: Health Policy**

**Complete to 11-26-03**

### A SUMMARY OF HOUSE BILLS 4965 AND 4966 AS INTRODUCED 7-16-03

Currently, Michigan law requires health insurers that provide coverage for emergency health services to also provide coverage for medically necessary services for certain medical conditions that have a sudden onset, and it prohibits the insurer from denying payment for emergency health services provided to an insured up to the point of stabilization because of the final diagnosis or because prior authorization was not given by the insurer before the services were provided. The bills would amend the Insurance Code and the act that regulates Blue Cross Blue Shield of Michigan to additionally prohibit an insurer from requiring a physician to transfer a patient before the physician determined that the patient had reached the point of stabilization. "Stabilization" is defined in both acts as the point at which no material deterioration of a condition is likely, within reasonable medical probability, to result from or occur during transfer of the patient.

House Bill 4965 would amend the Insurance Code (MCL 500.3406k) to apply to commercial insurers and to specify that the provision also applies to health maintenance organizations (HMOs). House Bill 4966 would amend the Nonprofit Health Care Corporation Act (MCL 550.1418) to apply to Blue Cross Blue Shield of Michigan.

House Bills 4965 and 4966 (11-26-03)

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■ 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.