



Senate Fiscal Agency
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BILL ANALYSIS

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House Bills 4965 and 4966 (as reported without amendment)

Sponsor: Representative Stephen Ehardt (H.B. 4965)

Representative Lisa Wojno (H.B. 4966)

House Committee: Health Policy

Senate Committee: Health Policy

CONTENT

House Bills 4965 and 4966 would amend the Insurance Code and the Nonprofit Health Care Corporation Reform Act, respectively, to prohibit an insurer or Blue Cross and Blue Shield of Michigan (BCBSM) from requiring a physician to transfer a patient before the physician determined that the patient had reached the point of stabilization.

(Under the Insurance Code, "stabilization" means 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.)

Under the Code and the Act, an expense-incurred hospital, medical, or surgical policy or certificate, or a BCBSM certificate, that provides coverage for emergency health services must provide coverage for medically necessary services provided for the sudden onset of a medical condition that, in the absence of immediate medical attention, could reasonably be expected to result in serious injury to a person's health or pregnancy, serious impairment to bodily functions, or serious dysfunction of any bodily organ or part. House Bill 4965 also would extend this requirement to a health maintenance organization (HMO) contract.

MCL 500.3406k (H.B. 4965)
550.1418 (H.B. 4966)

Legislative Analyst: Julie Koval

FISCAL IMPACT

The bills would have an indeterminate fiscal impact. While there would be a cost increase to the extent that some individuals could have longer stays in emergency rooms, it is also likely that longer stays could prevent further, more costly complications.

Date Completed: 1-28-04

Fiscal Analyst: Steve Angelotti