

SENATE BILL No. 625

December 1, 2015, Introduced by Senators HANSEN, GREEN, COLBECK, JONES, BIEDA, YOUNG, WARREN, PROOS, KNOLLENBERG, BOOHER, HILDENBRAND, MARLEAU and HERTEL and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 3406t.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 SEC. 3406T. (1) AN EXPENSE-INCURRED HOSPITAL, MEDICAL, OR
2 SURGICAL POLICY OR CERTIFICATE DELIVERED, ISSUED FOR DELIVERY, OR
3 RENEWED IN THIS STATE AND A HEALTH MAINTENANCE ORGANIZATION GROUP
4 OR INDIVIDUAL CONTRACT THAT PROVIDES COVERAGE FOR PRESCRIBED ORALLY
5 ADMINISTERED ANTICANCER MEDICATIONS AND INTRAVENOUSLY ADMINISTERED
6 OR INJECTED ANTICANCER MEDICATIONS MUST ENSURE BOTH OF THE
7 FOLLOWING:

8 (A) THAT FINANCIAL REQUIREMENTS APPLICABLE TO PRESCRIBED
9 ORALLY ADMINISTERED ANTICANCER MEDICATIONS ARE NO MORE RESTRICTIVE

1 THAN THE FINANCIAL REQUIREMENTS APPLIED TO INTRAVENOUSLY
2 ADMINISTERED OR INJECTED ANTICANCER MEDICATIONS THAT ARE COVERED BY
3 THE POLICY, CERTIFICATE, OR CONTRACT AND THAT THERE ARE NO SEPARATE
4 COST-SHARING REQUIREMENTS THAT ARE APPLICABLE ONLY TO PRESCRIBED
5 ORALLY ADMINISTERED ANTICANCER MEDICATIONS.

6 (B) THAT TREATMENT LIMITATIONS APPLICABLE TO PRESCRIBED ORALLY
7 ADMINISTERED ANTICANCER MEDICATIONS ARE NO MORE RESTRICTIVE THAN
8 THE TREATMENT LIMITATIONS APPLIED TO INTRAVENOUSLY ADMINISTERED OR
9 INJECTED ANTICANCER MEDICATIONS THAT ARE COVERED BY THE POLICY,
10 CERTIFICATE, OR CONTRACT AND THAT THERE ARE NO SEPARATE TREATMENT
11 LIMITATIONS THAT ARE APPLICABLE ONLY TO PRESCRIBED ORALLY
12 ADMINISTERED ANTICANCER MEDICATIONS.

13 (2) AN INSURER OR HEALTH MAINTENANCE ORGANIZATION CANNOT
14 ACHIEVE COMPLIANCE WITH THIS SECTION BY INCREASING FINANCIAL
15 REQUIREMENTS, RECLASSIFYING BENEFITS WITH RESPECT TO ANTICANCER
16 MEDICATIONS, OR IMPOSING MORE RESTRICTIVE TREATMENT LIMITATIONS ON
17 PRESCRIBED ORALLY ADMINISTERED ANTICANCER MEDICATIONS OR
18 INTRAVENOUSLY ADMINISTERED OR INJECTED ANTICANCER MEDICATIONS
19 COVERED UNDER THE POLICY, CERTIFICATE, OR CONTRACT ON THE EFFECTIVE
20 DATE OF THE AMENDATORY ACT THAT ADDED THIS SECTION.

21 (3) AS USED IN THIS SECTION:

22 (A) "ANTICANCER MEDICATION" MEANS A MEDICATION USED TO KILL,
23 SLOW, OR PREVENT THE GROWTH OF CANCEROUS CELLS.

24 (B) "FINANCIAL REQUIREMENT" MEANS DEDUCTIBLES, COPAYMENTS,
25 COINSURANCE, OUT-OF-POCKET EXPENSES, AGGREGATE LIFETIME LIMITS, AND
26 ANNUAL LIMITS.

27 (C) "TREATMENT LIMITATION" MEANS LIMITS ON THE FREQUENCY OF

- 1 TREATMENT, DAYS OF COVERAGE, OR OTHER SIMILAR LIMITS ON THE SCOPE
- 2 OR DURATION OF TREATMENT.