

STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Bulletin 2016-08-INS

In the matter of

Minimum Benefit Levels for Substance Abuse Minimum  
Coverage under the Michigan Insurance Code

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Issued and entered  
this 16<sup>th</sup> day of March, 2016  
By Patrick M. McPharlin, Director

This bulletin supersedes Bulletin 2015-17-INS, dated July 8, 2015.

The Michigan Insurance Code, 1956 PA 218, MCL 500.3425, requires each insurer offering health insurance policies to provide coverage for intermediate and outpatient care for substance abuse, upon issuance or renewal, in all contracts for group and individual hospital, medical, and surgical expense-incurred health insurance policies other than limited classification policies. The coverage shall provide a minimum amount, adjusted annually by March 31 each year, from the original minimum of \$1,500, in accordance with the annual average percentage increase or decrease in the consumer price index (CPI) for the 12-month period ending the preceding December 31.

The new minimum substance abuse benefit level effective **April 1, 2016 through March 31, 2017 is \$4,314.**

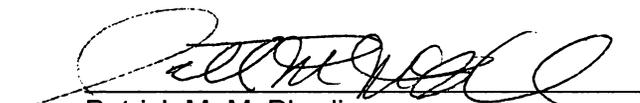
**PLEASE NOTE:** This bulletin applies only to grandfathered plans (as that term is defined in federal law); to small group market transitional plans (as defined in the Director's Order No. 13-055-M), and extended transitional plans (as defined in the Director's Order No. 14-015-M); and to individual market transitional and extended transitional plans that have a renewal date prior to July 1, 2014. Individual market transitional plans and extended transitional plans that have a renewal date on or after July 1, 2014, must comply with the federal Mental Health Parity and Addiction Equity Act.

The minimum benefit levels for recent years are as follows:

April 1, 2015 through March 31, 2016 ---- \$4,309  
April 1, 2014 through March 31, 2015 ---- \$4,240  
April 1, 2013 through March 31, 2014 ---- \$4,179

If you have questions about this policy benefit or its minimum amount, please contact:

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