House Research Act Summary

CHAPTER: 274

SESSION: 2002 Regular Session

TOPIC: Auto Insurance No-Fault Medical Benefits

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Overview

This act deals with no-fault automobile insurance medical benefits. It prohibits pre-established managed-care-type restrictions on the right to receive those benefits.

- 1 **Inclusions.** Provides that persons injured in auto accidents and entitled to no-fault medical benefits must be provided the full benefits for necessary care provided by statute, without restrictions based on pre-established managed care protocols or requirements. Provides that this new language does not affect an existing statute requiring the cooperation of the injured person, including appearing for independent medical examinations (IMEs). Prohibits auto insurers and health plan companies from entering into contracts to provide auto no-fault medical benefits through managed care plans.
- 2 **Effective date.** Provides June 30, 2002 effective date.