
Senate Fiscal Agency
P. O. Box 30036
Lansing, Michigan 48909-7536

SFA**BILL ANALYSIS**

Telephone: (517) 373-5383
Fax: (517) 373-1986
TDD: (517) 373-0543

House Bill 4780 (Substitute S-2 as reported)
Sponsor: Representative Joseph Palamara
House Committee: Health Policy
Senate Committee: Health Policy and Senior Citizens

CONTENT

The bill would amend the Insurance Code to require insurers to permit female insureds to have access to an obstetrician-gynecologist (ob-gyn) for annual well-woman examinations and routine obstetrical and gynecologic services, if an insured were required to designate a participating primary care provider, and the insurance policy provided for annual well-woman examinations and routine obstetrical and gynecologic services.

An insurer could not require prior authorization or referral for access to an ob-gyn who was participating with the insurer. An insurer could, however, require prior authorization or referral for access to a nonparticipating ob-gyn. In addition, an insurer would have to include a description of the coverage in a communication sent to the insured or group purchaser of coverage.

Proposed MCL 500.3406j

Legislative Analyst: L. Arasim

FISCAL IMPACT

The bill would have no fiscal impact on State or local government.

Date Completed: 11-12-98

Fiscal Analyst: J. Walker