

# HOUSE BILL No. 5854

May 5, 2004, Introduced by Reps. Sheen, Ward, Brandenburg, Drolet, Garfield, Hummel, DeRoche, Huizenga, Acciavatti, Ehardt and Pastor 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 3406/; and to repeal  
acts and parts of acts.

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1       Sec. 3406/. (1) Notwithstanding any other provision of this  
2 act, an insurer and a health maintenance organization shall not  
3 be required by state law to deliver, issue for delivery, or renew  
4 in this state an expense-incurred hospital, medical, or surgical  
5 policy or certificate or a contract on and after April 1, 2004  
6 that includes any additional mandated benefit or mandated  
7 offering beyond those statutory requirements in effect for  
8 policies, certificates, and contracts on the effective date of  
9 this section.

10       (2) This section does not prohibit an employer from electing

1 to expand coverage on any policy, certificate, or contract  
2 covering the employer and the employer's employees.

3       (3) This section does not prohibit an insurer or a health  
4 maintenance organization from electing to expand coverage on any  
5 group or individual policy, certificate, or contract.

6       (4) This section is repealed December 31, 2004.