



Senate Fiscal Agency
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BILL ANALYSIS



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House Bill 4131 (Substitute S-2 as reported)
Sponsor: Representative Tullio Liberati
House Committee: Insurance and Financial Services
Senate Committee: Health Policy

CONTENT

The bill would amend Chapter 34 (Disability Insurance Policies) of the Insurance Code to prohibit an insurer from requiring a health care professional to provide telemedicine services for a patient unless the services were contractually required and clinically appropriate.

The bill's provisions would apply to health insurance policies delivered, executed, issued, amended, adjusted, or renewed in Michigan, or outside of Michigan if covering residents of Michigan, beginning on the bill's effective date.

MCL 500.3476

BRIEF RATIONALE

The COVID-19 pandemic expanded the use of telemedicine services. According to testimony, some patients, including those who live in a rural area, are physically disabled, or are veterans use telemedicine services at higher rates. While access to telemedicine services is important for improving health outcomes, some people believe the possibility of requiring the use of telemedicine services in place of in-person care could lower health outcomes overall for residents of Michigan.

Legislative Analyst: Alex Krabill

FISCAL IMPACT

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

Date Completed: 3-18-24

Fiscal Analyst: Nathan Leaman