

HOUSE BILL NO. 5973

September 26, 2024, Introduced by Reps. McFall, Brabec, Steckloff, Paiz, Brixie, MacDonell, Martus, Skaggs, Edwards, Dievendorf, Morgan, Price, Rheingans, Hood, Wozniak, Wilson, O'Neal, McKinney, Rogers and Scott and referred to the Committee on Insurance and Financial Services.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 3406nn.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 **Sec. 3406nn. (1) An insurer that delivers, issues for**
2 **delivery, or renews in this state a health insurance policy shall**
3 **not include a health care service as a covered health care benefit**
4 **under the terms and conditions of the health insurance policy if**
5 **the copayment or coinsurance for the health care service payable by**
6 **the insured or enrollee is greater than 50% of the cost of the**

1 **health care service.**

2 **(2) The director shall investigate and issue a ruling on all**
3 **complaints arising under this section.**

4 Enacting section 1. This amendatory act applies to a health
5 insurance policy entered into after the date this amendatory act is
6 enacted into law. For a health insurance policy in effect on or
7 before the date this amendatory act is enacted into law, this
8 amendatory act applies on the date the health insurance policy is
9 next extended, renewed, or modified in any manner.