



Senate Fiscal Agency
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Senate Bill 105 (as reported without amendment)
Sponsor: Senator Jeff Irwin
Committee: Regulatory Affairs

CONTENT

The bill would amend the Insurance Code to require a health plan or nonprofit dental care organization that provided dental benefits to have at least one method of payment or reimbursement that provided the dentist with 100% of the amount payable and did not include a fee for the payment or reimbursement. The bill would not apply to a fee imposed by the dentist's financial institution.

If the dentist opted out of a method of payment described above, the decision would remain in effect until the dentist opted back into the prior payment plan or a new plan contract was executed.

MCL 500.3406ss

BRIEF RATIONALE

According to testimony before the Senate Committee on Regulatory Affairs, when seeking payment from insurance carriers, some dentists are getting paid with a financial instrument that would cause them to incur costs to access the funds, such as a prepaid credit card with a processing fee. Some believe that insurance carriers should pay dentists in a way that doesn't incur an extra cost, and so the bill has been suggested.

PREVIOUS LEGISLATION

(This section does not provide a comprehensive account of previous legislative efforts on this subject matter.)

The bill is a reintroduction of Senate Bill 1106 from the 2023-2024 Legislative Session. Senate Bill 1106 passed the Senate and was placed on second reading in the House but received no further action.

FISCAL IMPACT

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

Date Completed: 3-12-25

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