

**PUBLIC HEALTH CODE (EXCERPT)**  
**Act 368 of 1978**

**333.5683 Life or health insurer; prohibited conduct.**

Sec. 5683.

- (1) A life insurer shall not do any of the following because of the execution or implementation of a POST form:
  - (a) Refuse to provide or continue coverage to the patient.
  - (b) Charge the patient a higher premium.
  - (c) Offer a patient different policy terms because the patient has executed a POST form.
  - (d) Consider the terms of an existing policy of life insurance to have been breached or modified.
  - (e) Invoke a suicide or intentional death exemption or exclusion in a policy covering the patient.
- (2) A health insurer shall not do any of the following:
  - (a) Require the execution of a POST form to maintain or be eligible for coverage.
  - (b) Charge a different premium based on whether a patient or patient representative has executed a POST form.
  - (c) Consider the terms of an existing policy to have been breached or modified if the patient or patient representative has executed a POST form.

**History:** Add. 2017, Act 154, Eff. Feb. 6, 2018

**Popular Name:** Act 368