

SUBSTITUTE FOR
SENATE BILL NO. 612
(As amended December 5, 2012)

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 3407c.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 SEC. 3407C. (1) A QUALIFIED HEALTH PLAN OFFERED THROUGH <<AN
2 AMERICAN HEALTH BENEFIT >> EXCHANGE PURSUANT TO THE PATIENT PROTECTION
 AND AFFORDABLE
3 CARE ACT, PUBLIC LAW 111-148, AND THE HEALTH CARE AND EDUCATION
4 RECONCILIATION ACT OF 2010, PUBLIC LAW 111-152, SHALL NOT PROVIDE
5 COVERAGE FOR ELECTIVE ABORTION. NOTHING IN THIS SECTION SHALL BE
6 CONSTRUED TO PROHIBIT AN INDIVIDUAL, ORGANIZATION, OR EMPLOYER
7 PARTICIPATING IN A QUALIFIED HEALTH PLAN OFFERED THROUGH <<AN
 AMERICAN HEALTH BENEFIT >>
8 EXCHANGE FROM PURCHASING OPTIONAL SUPPLEMENTAL COVERAGE FOR
9 ELECTIVE ABORTION OUTSIDE OF THE EXCHANGE AS PROVIDED IN SUBSECTION
10 (2) .

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1 (2) AN EXPENSE-INCURRED HOSPITAL, MEDICAL, OR SURGICAL POLICY
2 OR CERTIFICATE DELIVERED, ISSUED FOR DELIVERY, OR RENEWED IN THIS
3 STATE AND A HEALTH MAINTENANCE ORGANIZATION GROUP OR INDIVIDUAL
4 CONTRACT OFFERED OUTSIDE OF <<AN AMERICAN HEALTH BENEFIT>> EXCHANGE
SHALL NOT PROVIDE

5 COVERAGE FOR ELECTIVE ABORTIONS EXCEPT BY AN OPTIONAL RIDER FOR
6 WHICH AN ADDITIONAL PREMIUM HAS BEEN PAID BY THE PURCHASER.

7 (3) AN EMPLOYER MAY PURCHASE AN OPTIONAL RIDER TO PROVIDE
8 COVERAGE FOR AN ELECTIVE ABORTION IF ALL OF THE FOLLOWING ARE MET:

9 (A) THE EMPLOYER PAYS THE ENTIRE PREMIUM AMOUNT FOR THE RIDER
10 AND THE COST OF THE RIDER IS NOT FACTORED INTO ANY PREMIUM AMOUNT
11 FOR WHICH INDIVIDUAL EMPLOYEES CONTRIBUTE A PORTION OF THE PREMIUM
12 PAID EITHER DIRECTLY OR THROUGH A PAYROLL DEDUCTION.

13 (B) THE EMPLOYER PROVIDES NOTICE TO EACH EMPLOYEE THAT
14 ELECTIVE ABORTION WILL BE INCLUDED AS A RIDER TO HIS OR HER HEALTH
15 COVERAGE AND THAT THE COVERAGE CAN BE USED BY A MINOR OR DEPENDENT
16 FEMALE WITHOUT NOTICE TO THE EMPLOYEE.

17 (4) THIS SECTION DOES NOT REQUIRE AN INSURER, HEALTH
18 MAINTENANCE ORGANIZATION, OR EMPLOYER TO PROVIDE OR OFFER TO
19 PROVIDE AN OPTIONAL RIDER FOR ELECTIVE ABORTION COVERAGE.

20 (5) THIS SECTION DOES NOT APPLY TO BENEFITS PROVIDED UNDER
21 TITLE XIX OF THE SOCIAL SECURITY ACT, 42 USC 1396 TO 1396W-5.

22 (6) THIS SECTION DOES NOT CREATE A RIGHT TO ABORTION.

23 (7) NOTWITHSTANDING ANY OTHER PROVISION OF THIS SECTION, A
24 PERSON SHALL NOT PERFORM AN ABORTION THAT IS PROHIBITED BY LAW.

25 (8) THIS SECTION APPLIES TO POLICIES, CERTIFICATES, OR
26 CONTRACTS DELIVERED, ISSUED FOR DELIVERY, OR RENEWED IN THIS STATE
27 ON AND AFTER THE EFFECTIVE DATE OF THIS SECTION.

(9) AS USED IN THIS SECTION:

(A) "ELECTIVE ABORTION" MEANS THE INTENTIONAL USE OF AN INSTRUMENT, DRUG, OR OTHER SUBSTANCE OR DEVICE TO TERMINATE A WOMAN'S PREGNANCY FOR A PURPOSE OTHER THAN TO INCREASE THE PROBABILITY OF A LIVE BIRTH, TO PRESERVE THE LIFE OR HEALTH OF THE CHILD AFTER LIVE BIRTH, OR TO REMOVE A DEAD FETUS. ELECTIVE ABORTION DOES NOT INCLUDE EITHER OF THE FOLLOWING:

(i) THE PRESCRIPTION OF OR USE OF A DRUG OR DEVICE INTENDED AS A CONTRACEPTIVE.

(ii) THE INTENTIONAL USE OF AN INSTRUMENT, DRUG, OR OTHER SUBSTANCE OR DEVICE BY A PHYSICIAN TO TERMINATE A WOMAN'S PREGNANCY IF THE WOMAN'S PHYSICAL CONDITION, IN THE PHYSICIAN'S REASONABLE MEDICAL JUDGMENT, NECESSITATES THE TERMINATION OF THE WOMAN'S PREGNANCY TO AVERT HER DEATH.

(B) "QUALIFIED HEALTH PLAN" MEANS THAT TERM AS DEFINED IN SECTION 1301 OF THE PATIENT PROTECTION AND AFFORDABLE CARE ACT, PUBLIC LAW 111-148, 42 USC 18021.

(C) "PHYSICIAN" MEANS AN INDIVIDUAL LICENSED TO ENGAGE IN THE PRACTICE OF MEDICINE OR THE PRACTICE OF OSTEOPATHIC MEDICINE AND SURGERY UNDER ARTICLE 15 OF THE PUBLIC HEALTH CODE, 1978 PA 368, MCL 333.16101 TO 333.18838.

Enacting section 1. This amendatory act takes effect January 1, 2014.