

SUBSTITUTE FOR
HOUSE BILL NO. 4816

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 2213e.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 SEC. 2213E. (1) BY MARCH 1, 2014 AND ANNUALLY AFTER 2014
2 THROUGH DECEMBER 31, 2018, AN INSURER OR HEALTH MAINTENANCE
3 ORGANIZATION SHALL COMMUNICATE TO POLICYHOLDERS OR SUBSCRIBERS IN
4 WRITTEN OR ELECTRONIC FORMAT AN ESTIMATE OF THE IMPACT ON POLICY
5 PREMIUMS AND OUT-OF-POCKET REQUIREMENTS, BY BUSINESS LINE, THAT IS
6 ATTRIBUTABLE TO THE PATIENT PROTECTION AND AFFORDABLE CARE ACT,
7 PUBLIC LAW 111-148, AS AMENDED BY THE HEALTH CARE AND EDUCATION
8 RECONCILIATION ACT OF 2010, PUBLIC LAW 111-152, INCLUDING, BUT NOT
9 LIMITED TO, TAXES, ASSESSMENTS, AND OTHER REQUIREMENTS OF THAT ACT.

1 THE INSURER OR HEALTH MAINTENANCE ORGANIZATION SHALL INCLUDE THE
2 FOLLOWING STATEMENT WITH THE ESTIMATE REQUIRED UNDER THIS SECTION:
3 "THIS PORTION OF THE PREMIUM AND OUT-OF-POCKET REQUIREMENTS ARE
4 ATTRIBUTABLE TO THE FEDERAL PATIENT PROTECTION AND AFFORDABLE CARE
5 ACT AND NOT THE ENACTMENT OF ANY LAWS, RULES, OR REGULATIONS OF THE
6 MICHIGAN GOVERNOR, THE MICHIGAN LEGISLATURE, OR MICHIGAN'S
7 DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES."

8 (2) AS USED IN THIS SECTION, "OUT-OF-POCKET REQUIREMENTS"
9 INCLUDES COPAYMENTS, DEDUCTIBLES, COINSURANCE AMOUNTS, AND ANY
10 OTHER OUT-OF-POCKET EXPENSES.

11 Enacting section 1. This amendatory act does not authorize,
12 and shall not be construed to authorize, the establishment or
13 operation of an American health benefit exchange in this state
14 pursuant to the patient protection and affordable care act, Public
15 Law 111-148, as amended by the health care and education
16 reconciliation act of 2010, Public Law 111-152.

17 Enacting section 2. This amendatory act applies to policies,
18 certificates, or contracts delivered, issued for delivery, or
19 renewed in this state on and after the effective date of this
20 amendatory act.