

**SUBSTITUTE FOR
HOUSE BILL NO. 4622**

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

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 **Sec. 3406z. (1) An insurer that delivers, issues for delivery,**
2 **or renews in this state a health insurance policy shall not**
3 **institute either of the following:**

4 **(a) Lifetime limits on the dollar value of benefits for an**
5 **insured.**

6 **(b) Annual limits on the dollar value of benefits for an**
7 **insured.**

8 **(2) This section does not prevent an insurer from placing**
9 **annual or lifetime dollar limits with respect to any individual on**



1 specific covered benefits that are not essential health benefits to
2 the extent that the limits are otherwise permitted under applicable
3 federal or state law.

4 (3) This section does not apply to grandfathered health plan
5 coverage, as that term is defined in 45 CFR 147.140, or to a short-
6 term or 1-time limited duration policy or certificate of not longer
7 than 6 months.

