

**SUBSTITUTE FOR  
SENATE BILL NO. 151**

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

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

- 1        SEC. 3406J. (1) AN INSURER THAT DELIVERS, ISSUES FOR DELIV-  
2 ERY, OR RENEWS IN THIS STATE AN EXPENSE-INCURRED HOSPITAL, MEDI-  
3 CAL, OR SURGICAL POLICY OR CERTIFICATE THAT REQUIRES AN INSURED  
4 TO DESIGNATE A PARTICIPATING PRIMARY CARE PROVIDER AND PROVIDES  
5 FOR ANNUAL WELL-WOMAN EXAMINATIONS AND ROUTINE OBSTETRICAL AND  
6 GYNECOLOGIC SERVICES SHALL PERMIT A FEMALE INSURED TO ACCESS AN  
7 OBSTETRICIAN-GYNECOLOGIST FOR ANNUAL WELL-WOMAN EXAMINATIONS AND  
8 ROUTINE OBSTETRICAL AND GYNECOLOGIC SERVICES.
- 9        (2) AN INSURER SHALL NOT REQUIRE PRIOR AUTHORIZATION OR  
10 REFERRAL FOR ACCESS UNDER SUBSECTION (1) TO AN  
11 OBSTETRICIAN-GYNECOLOGIST WHO IS PARTICIPATING WITH THE INSURER.

**SB 151, As Passed Senate, May 14, 1998**

SB 151 as amended May 13, 1998

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1 AN INSURER MAY REQUIRE PRIOR AUTHORIZATION OR REFERRAL FOR ACCESS  
2 TO A NONPARTICIPATING OBSTETRICIAN-GYNECOLOGIST.

(3) A DESCRIPTION OF THE COVERAGE PROVIDED BY THIS SECTION  
SHALL BE INCLUDED BY THE INSURER IN A COMMUNICATION SENT TO THE  
INSURED OR GROUP PURCHASER OF COVERAGE.

3 Enacting section 1. This amendatory act takes effect

4 October 1, 1998.