

**SENATE BILL NO. 1306**

September 17, 1998, Introduced by Senator NORTH and referred to the Committee on Financial Services.

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
by amending section 3109 (MCL 500.3109).

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

1       Sec. 3109. (1) ~~Benefits~~ EXCEPT AS OTHERWISE PROVIDED IN  
2 THIS SECTION, BENEFITS provided or required to be provided under  
3 the laws of any state or the federal government shall be sub-  
4 tracted from the personal protection insurance benefits otherwise  
5 payable for the injury.

6       (2) An injured person is a natural person suffering acciden-  
7 tal bodily injury.

8       (3) An insurer providing personal protection insurance bene-  
9 fits may offer, at appropriately reduced premium rates, a  
10 deductible of a specified dollar amount ~~which~~ THAT does not  
11 exceed \$300.00 per accident. This deductible may be applicable

1 to all or any specified types of personal protection insurance  
2 benefits but shall apply only to benefits payable to the person  
3 named in the policy, his OR HER spouse, and any relative of  
4 either domiciled in the same household. Any other deductible  
5 provisions require the prior approval of the commissioner.

6 (4) SUBSECTION (1) DOES NOT APPLY TO BENEFITS PROVIDED AS  
7 REQUIRED TO BE PROVIDED UNDER TITLE XVIII OF THE SOCIAL SECURITY  
8 ACT, CHAPTER 531, 49 STAT. 620, 42 U.S.C. 1395 TO 1395b, 1395b-2,  
9 1395b-6 TO 1395b-7, 1395c TO 1395i, 1395i-2 TO 1395i-5, 1395j TO  
10 1395t, 1395u TO 1395w, 1395w-2 TO 1395w-4, 1395w-21 TO 1395w-28,  
11 1395x TO 1395yy, AND 1395bbb TO 1395ggg.