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HEALTH INSURERS: ALLOW CONSCIENTIOUS REFUSAL FOR BENEFITS

House Bills 6326 and 6336 Sponsor: Rep. Scott Hummel Committee: Insurance and Financial Services

Complete to 12-2-02

A SUMMARY OF HOUSE BILLS 6326 AND 6336 AS INTRODUCED 9-17-02 AND 9-18-02

The bills would allow a health insurer, notwithstanding any other provision of law, to refuse to offer or provide a health care benefit that violated its conscience on an ethical, moral, or religious ground. This would not apply to a health care benefit if the benefit was specifically covered under the certificate, contract, or policy. Further, the refusal to offer or provide a health care benefit could not be a basis for one or more of the following: civil, criminal, or administrative liability; or, eligibility discrimination against the health care corporation in providing a certificate where offering or providing the health care benefit was not expressly required as a condition of eligibility.

<u>House Bill 6326</u> would add a new section to the Nonprofit Health Care Corporation Reform Act (MCL 550.409a), which regulates Blue Cross Blue Shield of Michigan. <u>House Bill 6336</u> would add a new section to the Insurance Code (MCL 500.3406r) to apply to health maintenance organizations (HMOs) and commercial insurers.

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[■]This analysis was prepared by nonpartisan House staff for use by House members in their deliberations, and does not constitute an official statement of legislative intent.