

SENATE BILL No. 1196

May 13, 2004, Introduced by Senators GILBERT, BIRKHOLZ, SANBORN, VAN WOERKOM, McMANUS, CROPSEY, SIKKEMA, KUIPERS, STAMAS, JELINEK, HARDIMAN, BISHOP, ALLEN, CASSIS, GOSCHKA, OLSHOVE, BARCIA and GARCIA and referred to the Committee on Health Policy.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 3407c.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 3407c. (1) An expense-incurred hospital, medical, or
2 surgical policy or certificate delivered, issued for delivery, or
3 renewed in this state and a health maintenance organization group
4 or individual contract shall not provide coverage for elective
5 abortions except by an optional rider for which an additional
6 premium has been paid by the purchaser.

7 (2) An employer may purchase an optional rider to provide
8 coverage for an elective abortion if all of the following are
9 met:

10 (a) The cost of the rider is not factored into any premium
11 amount for which individual employees contribute a portion of the

1 premium paid either directly or through a payroll deduction.

2 (b) The employer provides notice to each employee that
3 elective abortion will be included as a rider to his or her
4 health coverage and that the coverage can be used by a minor or
5 dependent female without notice to the employee.

6 (3) This section does not require an insurer, health
7 maintenance organization, or employer to provide or offer to
8 provide an optional rider for elective abortion coverage.

9 (4) This section does not apply to benefits provided under
10 title XIX of the social security act, 42 USC 1396 to 1396v.

11 (5) This section does not create a right to abortion.

12 (6) Notwithstanding any other provision of this section, a
13 person shall not perform an abortion that is prohibited by law.

14 (7) This section applies to policies, certificates, or
15 contracts delivered, issued for delivery, or renewed in this
16 state on and after the effective date of this section.

17 (8) As used in this section:

18 (a) "Elective abortion" means the intentional use of an
19 instrument, drug, or other substance or device to terminate a
20 woman's pregnancy for a purpose other than to increase the
21 probability of a live birth, to preserve the life or health of
22 the child after live birth, or to remove a dead fetus. Elective
23 abortion does not include either of the following:

24 (i) The prescription of or use of a drug or device intended
25 as a contraceptive.

26 (ii) The intentional use of an instrument, drug, or other
27 substance or device by a physician to terminate a woman's

1 pregnancy if the woman's physical condition, in the physician's
2 reasonable medical judgment, necessitates the termination of the
3 woman's pregnancy to avert her death.

4 (b) "Physician" means an individual licensed to engage in the
5 practice of allopathic medicine or the practice of osteopathic
6 medicine and surgery under article 15 of the public health code,
7 1978 PA 368, MCL 333.16101 to 333.18838.

8 Enacting section 1. This amendatory act takes effect
9 January 1, 2005.