

Legislative Analysis



ACA HEALTH EXCHANGE: NOT ONLY PLACE TO MARKET HEALTH INSURANCE PLANS

Mary Ann Cleary, Director
Phone: (517) 373-8080
<http://www.house.mi.gov/hfa>

House Bill 4044

Sponsor: Rep. Mike Shirkey

Committee: Health Policy

Complete to 10-28-13

A SUMMARY OF HOUSE BILL 4044 AS INTRODUCED 1-22-13

The bill would amend the Insurance Code to prohibit any requirement that health insurers offer and sell their products only through a health exchange established under the federal Patient Protection and Affordable Care Act.

Specifically, the bill would add a new Section 455 to the code to state that, notwithstanding any law to the contrary, an insurer or a health maintenance organization (HMO) authorized under the act to offer and sell disability insurance or health maintenance organization contracts in Michigan could not be required to offer and sell its products only through a Michigan exchange created for the purposes described in the Patient Protection and Affordable Care Act, Public Law 111-148, as amended by the Health Care and Education Reconciliation Act of 2010, Public Law 111-152.

Proposed MCL 500.455

FISCAL IMPACT:

The bill would have no significant fiscal impact on state or local units of government.

Legislative Analyst: Susan Stutzky

Fiscal Analyst: Paul Holland

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