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House Bill 4816 (Substitute H-4 as passed by the House)
Sponsor: Representative Mike Shirkey
House Committee: Insurance
Senate Committee: Insurance

Date Completed: 5-19-14

CONTENT

The bill would amend the Insurance Code to require an insurer or health maintenance organization, each year through 2018, to communicate to policyholders or subscribers an estimate of the impact on policy premiums, by business line, that was attributable to the Patient Protection and Affordable Care Act (ACA), as amended by the Health Care and Education Reconciliation Act of 2010, including at least taxes, assessments, and other requirements of the ACA. The insurer or health maintenance organization would have to communicate this information in written or electronic format.

The required estimate would have to include the following statement: "This portion of the premium is attributable to the federal Patient Protection and Affordable Care Act and not the enactment of any laws, rules, or regulations of the Michigan Governor, the Michigan Legislature, or Michigan's Department of Licensing and Financial Services."

These requirements would apply to policies, certificates, or contracts delivered, issued for delivery, or renewed in Michigan on and after the bill's effective date.

The bill states that it would not authorize, and could not be construed to authorize, the establishment or operation of an American health benefit exchange in this State pursuant to the ACA.

Proposed MCL 500.2213e

Legislative Analyst: Suzanne Lowe

FISCAL IMPACT

The bill would have no fiscal impact on State or local government.

Fiscal Analyst: Josh Sefton

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This analysis was prepared by nonpartisan Senate staff for use by the Senate in its deliberations and does not constitute an official statement of legislative intent.