

SENATE BILL No. 648

November 2, 2017, Introduced by Senators BIEDA, JONES, NOFS, ANANICH, HUNE, ROCCA and GREGORY and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 624a.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 SEC. 624A. (1) AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY,
2 OR RENEWS PET INSURANCE IN THIS STATE SHALL DISCLOSE ALL OF THE
3 FOLLOWING TO THE INSURED:

4 (A) LIMITATIONS ON COVERAGE, INCLUDING, BUT NOT LIMITED TO,
5 COVERAGE ON PREEXISTING CONDITIONS, HEREDITARY DISORDERS, AND
6 ELECTIVE CONDITIONS.

7 (B) WAITING PERIODS.

8 (C) DEDUCTIBLES.

9 (2) THE DIRECTOR SHALL PROMULGATE RULES AND REGULATIONS TO

1 EFFECTUATE THIS SECTION UNDER SECTION 210.

2 (3) AS USED IN THIS SECTION:

3 (A) "HEREDITARY DISORDER" MEANS AN ABNORMALITY THAT IS
4 GENETICALLY TRANSMITTED FROM PARENT TO OFFSPRING AND MAY CAUSE
5 ILLNESS OR DISEASE.

6 (B) "PET INSURANCE" MEANS A TYPE OF MISCELLANEOUS INSURANCE AS
7 DESCRIBED IN SECTION 624 THAT PROVIDES COVERAGE FOR VETERINARY
8 EXPENSES.

9 (C) "PREEXISTING CONDITION" MEANS A CONDITION FOR WHICH A
10 VETERINARIAN PROVIDED MEDICAL ADVICE, THE PET RECEIVED TREATMENT,
11 OR THE PET DISPLAYED SIGNS OR SYMPTOMS CONSISTENT WITH THE STATED
12 CONDITION BEFORE THE EFFECTIVE DATE OF A PET INSURANCE POLICY OR
13 DURING A WAITING PERIOD.

14 (D) "VETERINARIAN" MEANS THAT TERM AS DEFINED IN SECTION 18805
15 OF THE PUBLIC HEALTH CODE, 1978 PA 368, MCL 333.18805.

16 (E) "VETERINARY EXPENSES" MEANS THE COSTS ASSOCIATED WITH
17 MEDICAL ADVICE, DIAGNOSIS, CARE, OR TREATMENT PROVIDED BY A
18 VETERINARIAN, INCLUDING, BUT NOT LIMITED TO, THE COST OF DRUGS
19 PRESCRIBED BY THE VETERINARIAN.