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House Bill 4449 (Substitute S-2)
Sponsor: Representative Beth Griffin
House Committee: Insurance
 Ways and Means
Senate Committee: Insurance and Banking

Date Completed: 3-10-20

CONTENT

The bill would amend Chapter 31 (Motor Vehicle Personal and Property Protection) of the Insurance Code to specify that reimbursement or coverage for expenses within personal protection insurance coverage for a practice of chiropractic services rendered before July 2, 2021, subject to exceptions.

Under Chapter 31 of the Insurance Code, personal protection insurance benefits are payable for allowable expenses consisting of all reasonable charges incurred for reasonably necessary products, service, and accommodations for an injured person's care, recovery, or rehabilitation.

Reimbursement or coverage for expenses within personal protection insurance coverage is not required for any of the following:

- A practice of optometry service, unless that service was included in the definition of practice of optometry under Section 17401 of the Public Health Code.
- A practice of chiropractic service, unless that service was included in the definition of practice of chiropractic under Section 16401 of the Public Health Code.
- A practice of physical therapy service or practice as a physical therapist assistant service, unless that service was provided by a licensed physical therapist or physical therapist assistant under the supervision of a licensed physical therapist under a prescription from a health care professional licensed under Part 166 (Dentistry), 170 (Medicine), 175 (Osteopathic Medicine and Surgery), or 180 (Podiatric Medicine and Surgery) of the Public Health Code, or the equivalent license issued by another state.

(Section 17401 defines "practice of optometry" as one or more of the following, but does not include the performance of invasive procedures:

- The examination of the human eye to ascertain the presence of defects or abnormal conditions that may be corrected, remedied, or relieved, or the effects of which may be corrected, remedied, or relieved by the use of lenses, prisms, or other mechanical devices.
- The employment of objective or subjective physical means to determine the accommodative or refractive conditions or the range of powers of vision or muscular equilibrium of the human eye.
- The adaptation or the adjustment of the lenses or prisms or the use of therapeutic pharmaceutical agents to correct, remedy, or relieve a defect or abnormal condition or to correct, remedy, or relieve the effect of a defect or abnormal condition of the human eye

- The examination of the human eye for contact lenses and the fitting or insertion of contact lenses to the human eye.
- The employment of objective or subjective means, including diagnostic pharmaceutical agents by an optometrist who meets the requirements of section 17412, for the examination of the human eye for the purpose of ascertaining a departure from the normal, measuring of powers of vision, and adapting lenses for the aid of those powers.

Section 16401 defines "practice of chiropractic" as that discipline within the health arts that deals with the human nervous system and the musculoskeletal system and their interrelationship with other body systems. The term includes certain practices prescribed in the Section 16401.)

Under the bill, reimbursement or coverage for expenses within personal protection insurance coverage would not be required for a practice of chiropractic service rendered before July 2, 2021, unless that service was included in the definition of practice of chiropractic under Section 16401 of the Public Health Code

MCL 500.3107b

Legislative Analyst: Stephen Jackson

FISCAL IMPACT

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

Fiscal Analyst: Elizabeth Raczkowski

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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.