

# Legislative Analysis



## PROHIBIT INSURER DISCRIMINATION AGAINST HEALTH PROFESSIONALS

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<http://www.house.mi.gov/hfa>

**House Bill 5956 as reported from committee**  
**Sponsor: Rep. Brenda Carter**  
**Committee: Insurance and Financial Services**  
**Complete to 12-7-24**

Analysis available at  
<http://www.legislature.mi.gov>

### SUMMARY:

House Bill 5956 would amend the Insurance Code of 1956 to prohibit insurers that deliver, issue for delivery, or renew health insurance policies in Michigan from discriminating against *health professionals* acting with the scope of their license granted under the Public Health Code, with respect to participation under a health insurance policy.

*Health professional* would mean an individual who is licensed, registered or otherwise authorized to engage in a health profession under Article 15 of the Public Health Code.<sup>1</sup>

The bill states that the above provision would not require an insurer to contract with any health professional who is willing to abide by the terms and conditions for participation established by that insurer. The bill also would not prohibit an insurer from establishing varying reimbursement rates based on quality or performance measures.

Proposed MCL 500.3406jj

### BRIEF DISCUSSION:

Supporters of the bill argue that it would codify an important provision of the federal Patient Protection and Affordable Care Act (ACA) in case of a policy change at the federal level.

### FISCAL IMPACT:

House Bill 5956 would not have a fiscal impact on any units of state or local government.

### POSITIONS:

A representative of the Michigan Council of Nurse Practitioners testified in support of the bill. (11-14-24)

The Michigan Association of Chiropractors indicated support for the bill. (11-14-24)

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■ This analysis was prepared by nonpartisan House Fiscal Agency staff for use by House members in their deliberations and does not constitute an official statement of legislative intent.

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<sup>1</sup> <https://www.legislature.mi.gov/Laws/MCL?objectName=mcl-368-1978-15>