



Senate Fiscal Agency
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Senate Bill 356 through 358 (as reported without amendment)

Sponsor: Senator Kevin Hertel (S.B. 356)
Senator Mary Cavanaugh (S.B. 357)
Senator Veronica Klinefelt (S.B. 358)

Committee: Health Policy

CONTENT

Senate Bill 356 would amend the Insurance Code to modify the form describing a policy's terms and conditions that an insurer must provide to an applicant or an insured person and the timeline for the form to be provided.

Senate Bill 357 would amend the Insurance Code to prohibit an insurer from rescinding coverage unless the insured individual committed fraud or made an intentional misrepresentation of material fact.

Senate Bill 358 would amend the Insurance Code to add Section 3406z to prescribe the levels of coverage a health policy insurer would have to offer in the State.

BRIEF RATIONALE

According to testimony, some people have concern that a Federal court could strike down specific provisions of the Affordable Care Act (ACA), a comprehensive Federal healthcare reform law that requires insurance providers to follow requirements similar to those proposed by the bill. It has been suggested that these requirements of the ACA be enacted in State law in the event that a Federal court struck them down.

MCL 500.2212a (S.B. 356)
MCL 500.2213b et al. (S.B. 357)
Proposed MCL 500.3406z (S.B. 358)

Legislative Analyst: Alex Krabill

FISCAL IMPACT

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

Date Completed: 6-14-23

Fiscal Analyst: Elizabeth Raczkowski