

**SUBSTITUTE FOR  
HOUSE BILL NO. 4622**

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
(MCL 500.100 to 500.8302) by adding section 3406z.

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1       **Sec. 3406z. (1) An insurer that delivers, issues for delivery,**  
2 **or renews in this state a health insurance policy shall not**  
3 **institute either of the following:**

4       **(a) Lifetime limits on the dollar value of essential health**  
5 **benefit coverage under section 3406bb(1).**

6       **(b) Annual limits on the dollar value of essential health**  
7 **benefit coverage under section 3406bb(1).**

8       **(2) This section does not prevent an insurer from placing**  
9 **annual or lifetime dollar limits with respect to any individual on**

1 specific covered benefits that are not essential health benefits to  
2 the extent that the limits are otherwise permitted under applicable  
3 federal or state law.

4 (3) This section does not apply to grandfathered health plan  
5 coverage, as that term is defined in 45 CFR 147.140, or to a short-  
6 term or 1-time limited duration policy or certificate of not longer  
7 than 6 months.

8 Enacting section 1. This amendatory act does not take effect  
9 unless House Bill No. 4623 of the 102nd Legislature is enacted into  
10 law.