

HOUSE BILL NO. 4620

May 23, 2023, Introduced by Reps. Edwards, Paiz, McKinney, Dievendorf, Fitzgerald, Miller, Brabec, Neeley, O'Neal, Byrnes, Young, Rheingans, Arbit, Rogers, Conlin, Grant, Price, Wilson, Steckloff, Koleszar, Morgan, Martus, Skaggs, Brixie, Farhat, Brenda Carter, Tyrone Carter, Hood, Haadsma, Hill, McFall, Morse, Phil Green, Puri, Breen and Aiyash and referred to the Committee on Insurance and Financial Services.

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 limit**
3 **or exclude coverage for an individual by imposing a preexisting**
4 **condition exclusion on the individual.**

5 **(2) This section does not apply to any of the following:**

1 (a) A grandfathered health plan that provides individual
2 health insurance coverage.

3 (b) Insurance coverage that provides benefits for any of the
4 following:

5 (i) Hospital confinement indemnity.

6 (ii) Disability income.

7 (iii) Accident only.

8 (iv) Long-term care.

9 (v) Medicare supplemental.

10 (vi) Limited benefit health.

11 (vii) Specified disease indemnity.

12 (viii) Sickness or bodily injury, or death by accident, or both.

13 (ix) Other limited benefit policies.

14 (3) As used in this section, "preexisting condition exclusion"
15 means a limitation or exclusion of benefits or a denial of coverage
16 based on a physical or mental condition being present before the
17 effective date of coverage or before the date coverage is denied,
18 whether or not any medical advice, diagnosis, care, or treatment
19 was recommended or received for the condition before the date of
20 coverage or denial of coverage.