

# HOUSE BILL NO. 4621

May 23, 2023, Introduced by Reps. Fitzgerald, Rogers, Miller, Brabec, Neeley, O'Neal, Byrnes, Young, Dievendorf, Rheingans, Arbit, Conlin, Grant, Price, Wilson, McKinney, Steckloff, MacDonell, Koleszar, Morgan, Martus, Skaggs, Scott, Hope, Brixie, Brenda Carter, Tyrone Carter, Hood, Paiz, Haadsma, Farhat, Hill, McFall, Morse, 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,"  
by amending section 3403 (MCL 500.3403), as amended by 2016 PA 276.

## THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1           Sec. 3403. (1) An insurer that delivers, issues for delivery,  
2 or renews in this state a health insurance policy that ~~offers~~**makes**  
3 dependent coverage **available under the health insurance policy**  
4 shall ~~include both of the following provisions in the policy:~~  
5           ~~(a) That~~**do all of the following:**  
6           **(a) Offer the dependent coverage, at the option of the**

1 policyholder, until the dependent is 26 years of age.

2 (b) Provide the same health insurance benefits to a dependent  
3 child that are available to any other covered dependent.

4 (c) Provide health insurance benefits to a dependent child at  
5 the same rate or premium applicable to any other covered dependent.

6 (d) Include both of the following provisions in the health  
7 insurance policy:

8 (i) That the health insurance benefits applicable for children  
9 are payable with respect to a newly born child of the insured from  
10 the moment of birth.

11 (ii) ~~(b)~~ That the coverage for newly born children consists of  
12 coverage of injury or sickness including the necessary care and  
13 treatment of medically diagnosed congenital defects and birth  
14 abnormalities.

15 ~~(2) An insurer that delivers, issues for delivery, or renews  
16 in this state a~~

17 (2) Subject to subsection (4), a health insurance policy that  
18 offers dependent coverage for a dependent child shall offer the  
19 coverage, at the option of the policyholder, for a dependent child  
20 with a disability, regardless of the age of the child.

21 (3) A health insurance policy that offers dependent coverage  
22 shall not deny enrollment to an insured's child on any of the  
23 following grounds:

24 (a) The child was born out of wedlock.

25 (b) The child is not claimed as a dependent on the insured's  
26 federal income tax return.

27 (c) The child does not reside with the insured or in the  
28 insurer's service area.

29 (4) A parent shall furnish proof of a dependent child's

1 disability to the insurer within 30 days after the dependent child  
2 attains 26 years of age and, subject to this subsection,  
3 subsequently as may be required by the insurer. After the dependent  
4 child attains 28 years of age, the insurer shall not require proof  
5 of the disability more than once a year.