



**House
Legislative
Analysis
Section**

Manufacturer's Bank Building, 12th Floor
Lansing, Michigan 48909
Phone: 517/373-6466

INSURANCE: SEXUAL ORIENTATION/AIDS

MAY 16 1990

House Bill 4951
Sponsor: Rep. David Hollister
Committee: Insurance

Complete to 4-12-90

A SUMMARY OF HOUSE BILL 4951 AS INTRODUCED 6-28-89

The bill would amend the Insurance Code to prohibit insurers from:

* Refusing to provide or renew coverage and from limiting coverage or charging a different rate for the same coverage based on sexual orientation;

* Inquiring about or investigating an applicant's or insured's sexual orientation in an application or in connection with an application for life or disability insurance;

* Using the marital status, occupation, gender, medical history, beneficiary designation, or territorial classification (including zip code) of an applicant or an insured to establish or assist in establishing the applicant's or insured's sexual orientation;

* Requiring or requesting, directly or indirectly, an individual to reveal whether the individual has obtained a test for the presence of HTLV-III or an antibody to HTLV-III (the virus associated with acquired immune deficiency syndrome or AIDS) and the results of any such test;

* Conditioning the provision of insurance coverage on whether a person has obtained a test for the presence of an HTLV-III test or on the results of any such test; and

* Considering in the determination of rates or any other aspect of insurance coverage whether a person has obtained an HTLV-III test or the results of any such test.

MCL 500.2027 and 2027b

House Bill 4951 (4-12-90)