

Senate Fiscal Agency
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SFA**BILL ANALYSIS**

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Senate Bill 589 (Substitute S-2 as reported)
Senate Bill 590 (Substitute S-1 as reported)
Senate Bill 591 (Substitute S-1 as reported)
Sponsor: Senator Dale L. Shugars (S.B. 589)
 Senator Bev Hammerstrom (S.B. 590)
 Senator John J.H. Schwarz, M.D. (S.B. 591)
Committee: Health Policy

CONTENT

The bills would amend three acts to prohibit Blue Cross and Blue Shield of Michigan (BCBSM), health insurers, and health maintenance organizations (HMOs) from requiring insured persons or applicants to submit to genetic testing, or to disclose genetic information. Senate Bill 589 (S-2) would amend the Nonprofit Health Care Corporation Reform Act, which governs BCBSM; Senate Bill 590 (S-1) would amend the Insurance Code, which governs private insurers; and Senate Bill 591 (S-1) would amend the Public Health Code in regard to HMOs.

The bills would prohibit BCBSM, a health insurer, and an HMO from requiring an insured person or his or her dependent, to do either of the following:

- Undergo genetic testing before issuing, renewing, or continuing a policy, contract, or certificate.
- Disclose whether genetic testing had been conducted, or the results of genetic testing or genetic information.

The bills also would prohibit a health insurer and an HMO from requiring an asymptomatic applicant for insurance or his or her asymptomatic dependent from doing either of the above.

Both Senate Bill 590 (S-1) and 591 (S-1) specify that the bills would not prohibit an insurer or an HMO from requiring an applicant for coverage to answer questions concerning family history.

MCL 550.1401 (S.B. 589)
Proposed MCL 500.3407b (S.B. 590)
Proposed MCL 333.21072a (S.B. 591)

Legislative Analyst: G. Towne

FISCAL IMPACT

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

Date Completed: 10-22-99

Fiscal Analyst: J. Walker