

HOUSE BILL No. 6051

May 22, 2018, Introduced by Reps. Hammoud, Camilleri, Neeley, Geiss and Rabhi and referred to the Committee on Insurance.

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

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 **SEC. 3406U. (1) A HEALTH INSURANCE POLICY DELIVERED, ISSUED**
2 **FOR DELIVERY, OR RENEWED IN THIS STATE THAT PROVIDES COVERAGE FOR A**
3 **PRIMARY CARE PROVIDER VISIT MUST NOT REQUIRE AN INSURED TO PAY MORE**
4 **THAN A \$5.00 CO-PAY PER VISIT. A HEALTH INSURANCE POLICY DESCRIBED**
5 **IN THIS SECTION CANNOT ACHIEVE COMPLIANCE WITH THIS SECTION BY**
6 **INCREASING FINANCIAL REQUIREMENTS. AS USED IN THIS SECTION,**
7 **"FINANCIAL REQUIREMENTS" MEANS DEDUCTIBLES, COPAYMENTS,**
8 **COINSURANCE, OUT-OF-POCKET EXPENSES, AGGREGATE LIFETIME LIMITS, AND**
9 **ANNUAL LIMITS.**

1 **(2) THIS SECTION DOES NOT APPLY AFTER 5 YEARS AFTER THE**
2 **EFFECTIVE DATE OF THE AMENDATORY ACT THAT ADDED THIS SECTION.**

3 Enacting section 1. This amendatory act applies to health
4 insurance policies delivered, issued for delivery, or renewed in
5 this state on or after the effective date of this amendatory act.