

# SENATE BILL NO. 584

June 30, 2021, Introduced by Senators HERTEL, BRINKS and GEISS and referred to the Committee on Insurance and Banking.

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
(MCL 500.100 to 500.8302) by adding sections 3406v, 3901a, and  
4002.

## THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1       Sec. 3406v. (1) This section applies to health insurance  
2 policies issued for delivery, or renewed after December 31, 2022.  
3       (2) An insurer of a health insurance policy shall not do any  
4 of the following:

1 (a) Decline or limit coverage of an individual under a policy  
2 because the individual is a living organ donor.

3 (b) Preclude an individual from donating all or part of an  
4 organ as a condition of receiving a policy.

5 (c) Consider the status of an individual as a living organ  
6 donor in determining the premium rate for coverage of the  
7 individual under the policy.

8 (d) Otherwise discriminate in the offering or issuance of  
9 coverage for an individual based solely on the status of the  
10 individual as a living organ donor.

11 (3) As used in this section, "living organ donor" means an  
12 individual who has donated all or part of an organ and is not  
13 deceased.

14 Sec. 3901a. (1) This section applies to all long-term care  
15 insurance policies or certificates delivered, issued for delivery,  
16 or renewed after December 31, 2022.

17 (2) An insurer of a long-term care insurance policy or  
18 certificate shall not do any of the following:

19 (a) Decline or limit coverage of an individual under a policy  
20 or certificate because the individual is a living organ donor.

21 (b) Preclude an individual from donating all or part of an  
22 organ as a condition of receiving a policy or certificate.

23 (c) Consider the status of an individual as a living organ  
24 donor in determining the premium rate for coverage of the  
25 individual under the policy or certificate.

26 (d) Otherwise discriminate in the offering or issuance of  
27 coverage for an individual based solely on the status of the  
28 individual as a living organ donor.

29 (3) As used in this section, "living organ donor" means an

1 individual who has donated all or part of an organ and is not  
2 deceased.

3 Sec. 4002. (1) This section applies to universal life  
4 insurance policies or certificates delivered, issued for delivery,  
5 or renewed after December 31, 2022.

6 (2) An insurer of a universal life insurance policy or  
7 certificate shall not do any of the following:

8 (a) Decline or limit coverage of an individual under a policy  
9 or certificate because the individual is a living organ donor.

10 (b) Preclude an individual from donating all or part of an  
11 organ as a condition of receiving a policy or certificate.

12 (c) Consider the status of an individual as a living organ  
13 donor in determining the premium rate for coverage of the  
14 individual under the policy or certificate.

15 (d) Otherwise discriminate in the offering or issuance of  
16 coverage for an individual based solely on the status of the  
17 individual as a living organ donor.

18 (3) As used in this section, "living organ donor" means an  
19 individual who has donated all or part of an organ and is not  
20 deceased.