

SUBSTITUTE FOR  
HOUSE BILL NO. 4621

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) Make available dependent coverage, at the option of the**  
7 **policyholder, until the dependent has attained 26 years of age.**  
8           **(b) Provide the same health insurance benefits to a dependent**  
9 **child that are available to any other covered dependent.**



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

3 (d) Include both of the following provisions in the health  
4 insurance policy:

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

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

12 ~~(2) An insurer that delivers, issues for delivery, or renews~~  
13 ~~in this state a~~ health insurance policy that offers dependent  
14 coverage shall not deny enrollment to an insured's child on any of  
15 the following grounds:

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

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

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

21 (3) This section does not require an insurer or plan to make  
22 coverage available for a child of a child receiving dependent  
23 coverage.

