



Senate Fiscal Agency
P.O. Box 30036
Lansing, Michigan 48909-7536



Telephone: (517) 373-5383
Fax: (517) 373-1986

House Bills 4207 and 4208 (as reported without amendment)

Sponsor: Representative Mike Harris (H.B. 4207)

Representative Brenda Carter (H.B. 4208)

House Committee: Insurance

Senate Committee: Health Policy

CONTENT

House Bill 4207 would amend Chapter 37 (Small Employer Group Health Coverage) of the Insurance Code to specify that a health benefit plan would not include coverage for excepted benefits as defined under Federal law.¹

House Bill 4208 would amend Chapter 6 (Kinds of Insurance; Reinsurance; Limit of Risk) of the Insurance Code to specify that a health insurance policy would not include coverage for excepted benefits under Federal law.

The bills are tie-barred.

MCL 500.3701 (H.B. 4207)

500.608 (H.B. 4208)

BRIEF RATIONALE

The Insurance Code governs all insurance coverage in the State; however, Federal law exempts some types of insurance, such as supplemental insurance coverage for disability or limited dental or vision benefits, from its requirements for comprehensive insurance policies. Currently, these Federally-excepted benefits are not specifically exempted from the Insurance Code's provisions governing comprehensive insurance policies, and testimony indicates that this creates confusion for insurers providing supplemental benefits. Accordingly, the bills have been suggested to align the Insurance Code with Federal law governing insurance coverage.

PREVIOUS LEGISLATION

(This section does not provide a comprehensive account of previous legislative efforts on this subject matter.)

House Bills 4207 and 4208 are respectively reintroductions of House Bills 4732 and 4733 of the 2023-24 Legislative Session. House Bills 4732 and 4733 passed the House and were referred to the Senate Committee on Finance, Insurance, and Consumer Protection but received no further action.

Legislative Analyst: Alex Krabill

FISCAL IMPACT

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

Date Completed: 9-10-25

Fiscal Analyst: Nathan Leaman

¹ 42 USC 300gg-91