

PUBLIC HEALTH CODE (EXCERPT)
Act 368 of 1978

333.5683 Life or health insurer; prohibited conduct.

Sec. 5683. (1) A life insurer shall not do any of the following because of the execution or implementation of a POST form:

- (a) Refuse to provide or continue coverage to the patient.
- (b) Charge the patient a higher premium.
- (c) Offer a patient different policy terms because the patient has executed a POST form.
- (d) Consider the terms of an existing policy of life insurance to have been breached or modified.
- (e) Invoke a suicide or intentional death exemption or exclusion in a policy covering the patient.

(2) A health insurer shall not do any of the following:

- (a) Require the execution of a POST form to maintain or be eligible for coverage.
- (b) Charge a different premium based on whether a patient or patient representative has executed a POST form.
- (c) Consider the terms of an existing policy to have been breached or modified if the patient or patient representative has executed a POST form.

History: Add. 2017, Act 154, Eff. Feb. 6, 2018.

Popular name: Act 368