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House Bill 4619 (as reported without amendment)  
House Bill 4620 (Substitute H-1 as reported without amendment)  
House Bill 4621 (Substitute H-2 as reported without amendment)  
House Bill 4622 (Substitute H-3 as reported without amendment)  
House Bill 4623 (Substitute H-2 as reported without amendment)  
Sponsor: Representative Julie Rogers (H.B. 4619)  
Representative Kimberly Edwards (H.B. 4620)  
Representative John Fitzgerald (H.B. 4621)  
Representative Reggie Miller (H.B. 4622)  
Representative Matt Koleszar (H.B. 4623)  
House Committee: Insurance and Financial Services  
Senate Committee: Health Policy

## **CONTENT**

House Bill 4619 would amend Chapter 20 (Unfair and Prohibited Trade Practices and Frauds) of the Insurance Code to do the following:

- Prohibit an insurer from refusing to insure an individual based on gender, gender identity or expression, and sexual orientation, in addition to characteristics currently covered by this prohibition.
- Prohibit an insurer from charging an individual a different rate for the same coverage based on race, color, creed, national origin, gender, gender identity or expression, and sexual orientation, in addition to characteristics currently covered by this prohibition.

House Bill 4620 (H-1) would amend Chapter 34 (Disability Insurance Policies) of the Insurance Code to prohibit an insurer that delivered, issued for delivery, or renewed a health insurance policy in Michigan from limiting or excluding coverage for an individual by imposing a preexisting condition exclusion on the individual. The bill also would prescribe exemptions to its prohibition.

House Bill 4621 (H-2) would amend Chapter 34 of the Insurance Code to require health insurance policies that offered dependent coverage to make that coverage available for a dependent until the dependent was 26 years old. Additionally, the bill would prescribe additional provisions related to dependent coverage.

House Bill 4622 (H-3) would amend Chapter 34 of the Insurance Code to prohibit an insurer that delivered, issued for delivery, or renewed a health insurance policy in Michigan from instituting lifetime or annual limits on the dollar value of specified essential health benefit coverage, such as emergency services, hospitalization, and pregnancy, among other things. It also would provide exemptions to the prohibition.

House Bill 4623 (H-2) would require an insurer that delivered, issued for delivery, or renewed a health insurance policy in the individual or small group market in Michigan to provide coverage for a specified services, such as emergency services, hospitalization, and pregnancy, among other things. Additionally, the bill would prohibit an insurer from imposing cost-sharing requirements for preventative and wellness services and require an insurer without a specific in-network service provider to provide the service with an out-of-network provider without imposing cost sharing.

House Bill 4622 is tie-barred to House Bill 4623.

MCL 500.2027 (H.B. 4619)  
Proposed MCL 500.3406aa (H.B. 4620)  
MCL 500.3403 (H.B. 4621)  
Proposed MCL 500.3406z (H.B. 4622)  
Proposed MCL 500.3606bb (H.B. 4623)

### **BRIEF RATIONALE**

On March 30, 2023, the US District Court in the Northern District of Texas struck down part of the Affordable Care Act's (ACA's) requirement for no-cost coverage on certain preventative services. It found that the requirement to cover pre-exposure prophylaxis (PrEP) medications for HIV prevention violated the rights of the plaintiffs who had a religious objection to PrEP. Reportedly, some predict that the U.S. Supreme Court will eventually hear the case. In light of cases potentially overturning provisions of the ACA, it has been suggested that these provisions be codified into State law.

### **FISCAL IMPACT**

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

Date Completed: 9-29-23

Fiscal Analyst: Elizabeth Raczkowski