

**SUBSTITUTE FOR
HOUSE BILL NO. 4620**

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 3406aa.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 **Sec. 3406aa. (1) An insurer that delivers, issues for**
2 **delivery, or renews in this state a health insurance policy shall**
3 **not limit or exclude coverage for an individual by imposing a**
4 **preexisting condition exclusion on the individual.**

5 **(2) This section does not apply to any of the following:**

6 **(a) Grandfathered health plan coverage, as that term is**
7 **defined in 45 CFR 147.140.**

8 **(b) Insurance coverage that provides benefits for any of the**
9 **following:**

- 1 (i) Hospital confinement indemnity.
2 (ii) Disability income.
3 (iii) Accident only.
4 (iv) Long-term care.
5 (v) Medicare supplemental.
6 (vi) Limited benefit health.
7 (vii) Specified disease indemnity.
8 (viii) Sickness or bodily injury, or death by accident, or both.
9 (ix) Retiree-only health insurance coverage.
10 (x) Stand-alone dental plans.
11 (xi) Stand-alone vision plans.
12 (xii) Other limited benefit policies.
13 (3) As used in this section, "preexisting condition exclusion"
14 means a limitation or exclusion of benefits or a denial of coverage
15 based on the fact that a physical or mental condition was present
16 before the effective date of coverage or before the date coverage
17 is denied, whether or not any medical advice, diagnosis, care, or
18 treatment was recommended or received for the condition before the
19 date of coverage or denial of coverage.