



House Office Building, 9 South  
Lansing, Michigan 48909  
Phone: 517/373-6466

## ELECTIVE ABORTIONS: COVERAGE BY OPTIONAL RIDER ONLY

**House Bill 4828**  
**Sponsor: Rep. Lauren Hager**

**House Bill 4829**  
**Sponsor: Rep. Mark Jansen**

**House Bill 4830**  
**Sponsor: Rep. Robert Gosselin**

**Committee: Insurance and Financial  
Services**

**Complete to 10-8-99**

### **A SUMMARY OF HOUSE BILLS 4828-4830 AS INTRODUCED 6-17-99**

The bills would amend three health insurance-related statutes to specify that health insurers and similar entities could not provide coverage for elective abortions except as an optional rider selected by the individual. The bill would require that either 1) the individual pay an additional premium for the coverage; or 2) the individual consent in writing to the premium for the coverage being paid by a group purchaser.

House Bill 4828 would amend the Nonprofit Health Care Corporation Reform Act (MCL 550.1402c), which applies to Blue Cross and Blue Shield of Michigan. House Bill 4829 would amend the Public Health Code (MCL 333.21053f) to apply to health maintenance organizations (HMOs). House Bill 4830 would apply to the Insurance Code (MCL 500.3407b) to apply to commercial health insurance companies. Each bill would apply to both group and non-group coverage. The bills would apply to policies, certificates, and contracts issued or renewed after the effective date of the bills.

The term “elective abortion” would mean the intentional use of an instrument, drug, or other substance or device to terminate a woman’s pregnancy for a purpose other than to increase the probability of a live birth, to preserve the life or health of the child after live birth, or to remove a dead fetus. The term would not include: 1) the prescription of or use of a drug or device intended as a contraceptive; or 2) the intentional use of an instrument, drug, or other substance or device by a physician to terminate a woman’s pregnancy if the woman’s physical condition, in the physician’s reasonable medical judgment, necessitated the termination of the woman’s pregnancy to avert her death.

House Bills 4828, 4829 and 4830 (10-12-99)

The bill states that it does not create a right to abortion and specifies that, notwithstanding any of the bill's provisions, a person shall not perform an abortion that is prohibited by law.

Analyst: C. Couch

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■ This analysis was prepared by nonpartisan House staff for use by House members in their deliberations, and does not constitute an official statement of legislative intent.