

SUBSTITUTE FOR  
HOUSE BILL NO. 4621

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
by amending section 3403 (MCL 500.3403), as amended by 2016 PA 276.

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1           Sec. 3403. (1) An insurer that delivers, issues for delivery,  
2 or renews in this state a health insurance policy that ~~offers~~**makes**  
3 dependent coverage **available under the health insurance policy**  
4 ~~shall include both of the following provisions in the policy:~~

5           ~~(a) That~~**do all of the following:**

6           **(a) Make available dependent coverage, at the option of the**  
7 **policyholder, until the dependent has attained 26 years of age.**

8           **(b) Provide the same health insurance benefits to a dependent**  
9 **child that are available to any other covered dependent.**

1           (c) Provide health insurance benefits to a dependent child at  
2 the same rate or premium applicable to any other covered dependent.

3           (d) Include both of the following provisions in the health  
4 insurance policy:

5           (i) That the health insurance benefits applicable for children  
6 are payable with respect to a newly born child of the insured from  
7 the moment of birth.

8           (ii) ~~(b)~~ That the coverage for newly born children consists of  
9 coverage of injury or sickness including the necessary care and  
10 treatment of medically diagnosed congenital defects and birth  
11 abnormalities.

12           (2) ~~An insurer that delivers, issues for delivery, or renews~~  
13 ~~in this state a~~ **A** health insurance policy that offers dependent  
14 coverage shall not deny enrollment to an insured's child on any of  
15 the following grounds:

16           (a) The child was born out of wedlock.

17           (b) The child is not claimed as a dependent on the insured's  
18 federal income tax return.

19           (c) The child does not reside with the insured or in the  
20 insurer's service area.

21           (3) **This section does not require an insurer or plan to make**  
22 **coverage available for a child of a child receiving dependent**  
23 **coverage.**