

SUBSTITUTE FOR  
HOUSE BILL NO. 4816

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
(MCL 500.100 to 500.8302) by adding section 2213e.

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

1           **SEC. 2213E. BY MARCH 1, 2014 AND ANNUALLY AFTER 2014 THROUGH**  
2 **DECEMBER 31, 2018, AN INSURER OR HEALTH MAINTENANCE ORGANIZATION**  
3 **SHALL COMMUNICATE TO POLICYHOLDERS OR SUBSCRIBERS IN WRITTEN OR**  
4 **ELECTRONIC FORMAT AN ESTIMATE OF THE IMPACT ON POLICY PREMIUMS, BY**  
5 **BUSINESS LINE, THAT IS ATTRIBUTABLE TO THE PATIENT PROTECTION AND**  
6 **AFFORDABLE CARE ACT, PUBLIC LAW 111-148, AS AMENDED BY THE HEALTH**  
7 **CARE AND EDUCATION RECONCILIATION ACT OF 2010, PUBLIC LAW 111-152,**  
8 **INCLUDING, BUT NOT LIMITED TO, TAXES, ASSESSMENTS, AND OTHER**  
9 **REQUIREMENTS OF THAT ACT. THE INSURER OR HEALTH MAINTENANCE**

1 ORGANIZATION SHALL INCLUDE THE FOLLOWING STATEMENT WITH THE  
2 ESTIMATE REQUIRED UNDER THIS SECTION: "THIS PORTION OF THE PREMIUM  
3 IS ATTRIBUTABLE TO THE FEDERAL PATIENT PROTECTION AND AFFORDABLE  
4 CARE ACT AND NOT THE ENACTMENT OF ANY LAWS, RULES, OR REGULATIONS  
5 OF THE MICHIGAN GOVERNOR, THE MICHIGAN LEGISLATURE, OR MICHIGAN'S  
6 DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES."

7 Enacting section 1. This amendatory act does not authorize,  
8 and shall not be construed to authorize, the establishment or  
9 operation of an American health benefit exchange in this state  
10 pursuant to the patient protection and affordable care act, Public  
11 Law 111-148, as amended by the health care and education  
12 reconciliation act of 2010, Public Law 111-152.

13 Enacting section 2. This amendatory act applies to policies,  
14 certificates, or contracts delivered, issued for delivery, or  
15 renewed in this state on and after the effective date of this  
16 amendatory act.