

SUBSTITUTE FOR
HOUSE BILL NO. 4471

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
by amending section 3109a (MCL 500.3109a).

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 3109a. (1) An insurer providing personal protection
2 insurance benefits shall offer, at appropriately reduced premium
3 rates, deductibles and exclusions reasonably related to other
4 health and accident coverage on the insured. The deductibles and
5 exclusions required to be offered by this section ~~shall be~~ ARE
6 subject to prior approval by the commissioner and ~~shall~~ apply
7 only to benefits payable to the person named in the policy, the
8 spouse of the insured, and any relative of either domiciled in
9 the same household.

10 (2) AN INSURER PROVIDING PERSONAL PROTECTION BENEFITS UNDER
11 AN AUTOMOBILE POLICY THAT IS COORDINATED WITH A HEALTH INSURANCE

HB4471, As Passed House, June 2, 1998

Sub. H.B. 4471 (H-2) as amended May 28, 1998

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1 POLICY, CERTIFICATE, OR CONTRACT OR HEALTH BENEFIT PLAN IS LIABLE
2 FOR ALLOWABLE EXPENSES CONSISTING OF ALL REASONABLE CHARGES
3 INCURRED FOR REASONABLY NECESSARY PRODUCTS, SERVICES, AND ACCOM-
4 MODATIONS FOR AN INJURED PERSON'S CARE, RECOVERY, OR REHABILITA-
5 TION UNDER SECTION 3107 [NOT COVERED BY THE POLICY, CERTIFICATE,
CONTRACT, OR PLAN].

6 Enacting section 1. This amendatory act does not alter or
7 affect the decision rendered in Tousignant v Allstate Insurance
8 Company, 444 Mich 301 (1993).