

# Legislative Analysis



## GROUP PRENATAL CARE SERVICES

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**Senate Bill 1128 (S-1) as passed by the Senate**  
**Sponsor: Sen. Stephanie Chang**  
**House Committee: Government Operations**  
**Senate Committee: Health Policy**  
**Complete to 12-17-24**

Analysis available at  
<http://www.legislature.mi.gov>

## SUMMARY:

Senate Bill 1128 would amend the Insurance Code to require an insurer that delivers, issues for delivery, or renews a health insurance policy in Michigan to provide coverage for group prenatal care services, which the bill would define as a series of prenatal care visits provided in a group setting that are based on an evidence-based model that may include health assessments, social and clinical support, and educational activities in a family-centered environment and peer-to-peer interaction that helps pregnant individuals support one another during their pregnancy and into early childhood.

Proposed MCL 500.3406jj

## FISCAL IMPACT:

Senate Bill 1128 would not have a direct fiscal impact on any units of state or local government. However, section 150 of the Insurance Code provides for recourse and penalties in the event of a violation of the code. Under the provisions of that section, violators have the opportunity for an administrative hearing before the director of the Department of Insurance and Financial Services, who may levy a civil fine of \$1,000 for each violation, or \$5,000 if the individual knew or reasonably should have known that they were violating the Insurance Code. Civil fine payments under the Insurance Code are capped at \$50,000, and any revenue collected must be deposited to the state's general fund. To the extent that violations of the new provisions within the bill occur, additional general fund revenue may be realized and enforcement costs incurred.

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