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Senate Bill 1106 (as introduced 11-13-24)  
Sponsor: Senator Jeff Irwin  
Committee: Finance, Insurance, and Consumer Protection

Date Completed: 12-10-24

## **CONTENT**

**The bill would amend the Insurance Code to require a health plan or nonprofit dental care organization that provided dental benefits to have at least one method of payment or reimbursement that provided the dentist or dental therapist with 100% of the amount payable and did not include a fee for the payment or reimbursement.**

"Health plan" would mean all the following:

- An insurer providing benefits under a health insurance policy, including a policy, certificate, or contract that provides coverage for specific diseases or accidents only, an expense-incurred vision or dental policy, or a hospital indemnity, Medicare supplement, long-term care, or one-time limited duration policy or certificate, but not to payments made to an administrative service only or cost-plus arrangement.
- A multiple employer welfare arrangement regulated under Chapter 70 (Multiple Employer Welfare Arrangements) that provides hospital, medical, surgical, vision, dental, and sick care benefits.<sup>1</sup>

The bill would require a health plan or nonprofit dental care organization operating under Public Act 125 of 1963 that provided dental benefits to provide the dentist or dental therapist with 100% of the amount payable and could not require the dentist or dental therapist to incur a fee to access payment or reimbursement.

(Public Act 125 of 1963 provides for the incorporation, supervision, and regulation of nonprofit dental care organizations.)

The bill would not apply to a fee imposed by the dentist's or dental therapist's financial institution.

If the dentist or dental therapist opted out of a method of payment described above, the decision would remain in effect until the dentist or dental therapist opted back into the prior payment plan or a new plan contract was executed.

Proposed MCL 500.3406kk

## **FISCAL IMPACT**

The bill would have no fiscal impact on State or local government.

Analyst: Nathan Leaman

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<sup>1</sup> MCL 500.2006

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