

HOUSE BILL No. 6100

June 5, 2018, Introduced by Reps. Runestad, Webber, Graves, McCready, Afendoulis and Lucido and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled "The insurance code of 1956," by amending section 3109 (MCL 500.3109), as amended by 2012 PA 454.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 3109. (1) Benefits provided or required to be provided
2 under the laws of any state or the federal government ~~shall~~**MUST** be
3 subtracted from the personal protection insurance benefits
4 otherwise payable for the injury under this chapter.

5 (2) An injured person is a natural person suffering accidental
6 bodily injury.

7 (3) An insurer ~~providing~~**THAT PROVIDES** personal protection
8 insurance benefits under this chapter ~~may~~**SHALL** offer ~~at~~
9 ~~appropriately reduced~~**PERSONAL PROTECTION INSURANCE DEDUCTIBLES AND**
10 **EXCLUSIONS IN VARIOUS INCREMENTS UP TO A MAXIMUM OF \$50,000.00,**
11 **WITH A CORRESPONDING REDUCTION IN** premium rates. ~~a deductible of~~

1 ~~a specified dollar amount. This deductible~~ **THESE DEDUCTIBLES AND**
2 **EXCLUSIONS** may be applicable to all or any specified types of
3 personal protection insurance benefits, but ~~shall~~ **MUST** apply only
4 to benefits payable to the person named in the policy, his or her
5 spouse, and any relative of either domiciled in the same household.
6 **THE INSURER SHALL REQUIRE THE INSURED TO PROVIDE PROOF OF COVERAGE**
7 **UNDER A VALID HEALTH INSURANCE POLICY OR MEDICARE.**

8 Enacting section 1. This amendatory act takes effect 90 days
9 after the date it is enacted into law.