

HOUSE BILL NO. 4860

September 09, 2025, Introduced by Rep. Harris and referred to Committee on Insurance.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 3406ss.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 **Sec. 3406ss. (1) A health plan or nonprofit dental care**
2 **corporation operating under 1963 PA 125, MCL 550.351 to 550.373,**
3 **that provides dental benefits shall provide 1 or more methods of**
4 **payments or reimbursements that provide the dentist with 100% of**
5 **the amount payable and do not require the dentist to incur a fee to**
6 **access the payment or reimbursement. This subsection does not apply**

1 to a fee imposed by the dentist's financial institution.

2 (2) If a dentist opts out of a method of payment under
3 subsection (1), that decision remains in effect until the dentist
4 opts back into the prior payment method or a new contract is
5 executed.

6 (3) As used in this section, "health plan" means that term as
7 defined in section 2006.

8 Enacting section 1. This amendatory act applies to dental
9 benefits policies delivered, issued for delivery, or renewed in
10 this state after the effective date of this amendatory act.