

**STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**

**Bulletin 2022-15-INS**

**In the matter of:**

**Health Insurance Riders for  
Travel and Lodging Expenses**

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**Issued and entered  
this 13<sup>th</sup> day of July 2022  
by Anita G. Fox  
Director**

Health insurance providers in Michigan have asked for guidance from the Department of Insurance and Financial Services (DIFS) in response to Governor Whitmer's call to ensure women have access to reproductive health care to the fullest extent possible in light of the recent United States Supreme Court decision overturning *Roe v Wade*.

This guidance is intended for health insurance providers that offer benefit plans outside of the Marketplace who seek to offer a rider<sup>1</sup> to cover incurred travel and lodging expenses for members seeking services that may be covered in other states but which are not available in Michigan.

Health insurance providers may submit their proposed rider to DIFS for review as follows:

Individual and small group filings currently under review may be revised no later than Tuesday, August 2, 2022, using the Post-Submission Update feature in SERFF to:

- Add the proposed rider to the filing along with any proposed rate revision.
- Revise any necessary federal templates and actuarial memorandum.

Large group insurance providers may submit for review a new filing with the proposed rider and rates, if applicable, although such coverage is expected to impose only de minimis costs, if any. Any rider filing must include the SERFF tracking number for all approved certificates of coverage and policies that may be amended by the proposed rider.

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<sup>1</sup> For coverage of abortion services in Michigan, MCL 550.542 (effective March 14, 2014) provides that elective abortion coverage cannot be offered by health insurance providers for plans available in the Affordable Care Act Marketplace (Marketplace). However, health insurance providers offering plans outside of the Marketplace may choose to offer a rider, for an additional premium, that covers elective abortions.

Any questions regarding this bulletin should be directed to:

Department of Insurance and Financial Services  
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Lansing, Michigan 48933  
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/s/

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