

What's the difference?

House Bill 4354 will help Michiganders

Coverage vs. Access



Private Insurance

- Services purchased by individuals or businesses to provide health coverage.
- House Bill 4354 would apply, lowering the costs for patients to access oral anti-cancer medications
- Other states that have passed this law report, at most, a negligible impact on premiums.
- Illinois, a state similar to Michigan, saw no impacts on their premiums with this policy.

Self funded Plans

- Self funded plans are funded through the organization providing the coverage, paying for the services themselves.
- Examples are: GM, Ford, The State of Michigan.
- This legislation would not affect these plans.
- These plans are federally controlled.
- Efforts are being made federally to provide the same protections.

Medicare

- Medicare is a federally controlled health plan.
- This legislation would not affect Medicare

Medicaid

- Medicaid is a state and federally controlled health plan.
- Medicaid has cost restrictions for patients ensuring that there is a low cost share for patients.
- This legislation does not affect Medicaid patients.