



# INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2022-23 CURRENT LAW	FY 2023-24			
	EXECUTIVE	HOUSE	SENATE	CONFERENCE
<p><b><u>GENERAL SECTIONS</u></b></p> <p><b><i>State Spending From State Sources and Payments to Local Units of Government</i></b></p> <p><b>Sec. 201.</b> Pursuant to section 30 of article IX of the state constitution of 1963, total state spending from state sources under part 1 for fiscal year 2022-2023 is \$72,581,900.00 and state spending from state sources to be paid to local units of government for fiscal year 2022-2023 is \$0.00.</p>	<p><b>Sec. 9-201.</b> Pursuant to section 30 of article IX of the state constitution of 1963, total state spending from state sources under part 1 for <del>the</del> fiscal year <del>2022-2023</del> <b>2024</b> is <del>\$72,581,900.00</del> <b>\$72,398,700.00</b> and state spending from state sources to be paid to local units of government for fiscal year <del>2022-2023</del> <b>2024</b> is \$0.00.</p>	<p><b>Sec. 201.</b> Pursuant to section 30 of article IX of the state constitution of 1963, total state spending from state sources under part 1 for fiscal year <del>2022-2023</del> <b>2023-2024</b> is <del>\$72,581,900.00</del> <b>\$72,898,700.00</b> and state spending from state sources to be paid to local units of government for fiscal year <del>2022-2023</del> <b>2023-2024</b> is \$0.00.</p>	<p><b>Sec. 201.</b> Pursuant to section 30 of article IX of the state constitution of 1963, total state spending from state sources under part 1 for fiscal year <del>2022-2023</del> <b>2023-2024</b> is <del>\$72,581,900.00</del> <b>\$72,398,700.00</b> and state spending from state sources to be paid to local units of government for fiscal year <del>2022-2023</del> <b>2023-2024</b> is \$0.00.</p>	
<p><b><i>Applicability of Management and Budget Act</i></b></p> <p><b>Sec. 202.</b> The appropriations authorized under this part and part 1 are subject to the management and budget act, 1984 PA 431, MCL 18.1101 to 18.1594.</p>	<p><b>Sec. 9-202.</b> The appropriations authorized under this <del>part and part 1</del> <b>article</b> are subject to the management and budget act, 1984 PA 431, MCL 18.1101 to 18.1594.</p>	<p><b>Sec. 202.</b> Retains current law</p>	<p><b>Sec. 202.</b> Retains current law</p>	



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<p><b>Terms and Acronyms</b></p> <p><b>Sec. 203.</b> As used in this part and part 1:            (a) “Department” means the department of insurance and financial services.            (b) “Director” means the director of the department.            (c) “FTE” means full-time equated.            (d) “IDG” means interdepartmental grant.            (e) “LARA” means the department of licensing and regulatory affairs.            (f) “MBLSLA fund” means the restricted account established under section 8 of the mortgage brokers, lenders, and servicers licensing act, 1987 PA 173, MCL 445.1658.            (g) “Subcommittees” means the subcommittees of the house of representatives and senate appropriations committees with jurisdiction over the budget for the department.</p>	<p><b>Sec. 9-203.</b> Revises opening clause to read, "As used in this article:"; deletes items (e), (f), and (g)</p>	<p><b>Sec. 203.</b> Retains current law</p>	<p><b>Sec. 203.</b> Retains current law</p>	
<p><b>Internet Availability of Required Reports</b></p> <p><b>Sec. 204.</b> The department shall use the internet to fulfill the reporting requirements of this part. This requirement shall include transmission of reports via email to the recipients identified for each reporting requirement and it shall include placement of reports on an internet site.</p>	<p><b>Sec. 9-204.</b> The departments and agencies receiving appropriations in part 1 shall use the internet to fulfill the reporting requirements of this part article. This requirement shall include transmission of reports via email to the recipients identified for each reporting requirement, and or it shall include placement of reports on an internet site.</p>	<p><b>Sec. 204.</b> Retains current law</p>	<p><b>Sec. 204.</b> Includes grammatic changes to the second sentence:             This requirement <del>shall</del> <b>must</b> include transmission of reports via email to the recipients identified for each reporting requirement, and it <del>shall</del> <b>must</b> include placement of reports on an internet site.</p>	



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<p><b>NEW – Standard List of Report Recipients</b></p> <p><b>Sec. 205.</b> Except as otherwise provided in this part, all reports required under this part shall be submitted to the subcommittees, the senate and house fiscal agencies, the senate and house policy offices, and the state budget office.</p>	Does not include	<b>Sec. 205.</b> Includes new language	Does not include	
<p><b>Purchase of Foreign Goods</b></p> <p><b>Sec. 205.</b> To the extent permissible under section 261 of the management and budget act, 1984 PA 431, MCL 18.1261, all of the following apply to funds appropriated in part 1:</p> <p>(a) The funds must not be used for the purchase of foreign goods or services, or both, if competitively priced and of comparable quality American goods or services, or both, are available.</p> <p>(b) Preference must be given to goods or services, or both, manufactured or provided by Michigan businesses, if they are competitively priced and of comparable quality.</p> <p>(c) Preference must be given to goods or services, or both, that are manufactured or provided by Michigan businesses owned and operated by veterans, if they are competitively priced and of comparable quality.</p>	<p><b>Sec. 9-205.</b> Revises first sentence and item (a) as follows:</p> <p>To the extent permissible under section 261 of the management and budget act, 1984 PA 431, MCL 18.1261, <del>all of the following apply to funds appropriated in part 1:</del></p> <p>(a) <b>The Funds appropriated in part 1</b> must not be used for the purchase of foreign goods or services, or both, if competitively priced and of comparable quality American goods or services, or both, are available.</p>	<b>Sec. 206.</b> Retains current law	<b>Sec. 205.</b> Retains current law	



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<p><b><i>Communication with the Legislature – (Governor Deemed Unenforceable)</i></b></p> <p><b>Sec. 206.</b> The department shall not take disciplinary action against an employee of the department in the state classified civil service because the employee communicates with a member of the legislature or a member’s staff, unless the communication is prohibited by law and the department is exercising its authority as provided by law.</p>	<p>Strikes current law</p>	<p><b>Sec. 207.</b> Retains current law</p>	<p><b>Sec. 206.</b> Retains current law</p>	
<p><b><i>Out-of-State Travel Report</i></b></p> <p><b>Sec. 207.</b> The department shall prepare a report on out-of-state travel expenses not later than January 1 of each year. The travel report shall be a listing of all travel by classified and unclassified employees outside this state in the immediately preceding fiscal year that was funded in whole or in part with funds appropriated in the department’s budget. The report shall be submitted to the senate and house appropriations committees, the senate and house fiscal agencies, and the state budget office. The report shall include the following information:</p> <p>(a) The dates of each travel occurrence.</p> <p>(b) The total transportation and related costs of each travel occurrence, including the proportion funded with state general fund/general purpose revenues, the proportion funded with state restricted revenues, the proportion funded with federal revenues, and the proportion funded with other revenues.</p>	<p><b>Sec. 9-207.</b> Revises "state budget office" to "state budget director" and revises the first sentence as follows:</p> <p><b>Consistent with MCL 18.1217, the departments and agencies receiving appropriations in part 1</b> shall prepare a report on out-of-state travel expenses not later than January 1 of each year.</p>	<p><b>Sec. 208.</b> Revises to align report recipients with the new section 205</p>	<p><b>Sec. 207.</b> Revises "shall" to "must" in several places, strikes the word "total" in item (b), and revises the first sentence as follows:</p> <p><b>Consistent with section 217 of the management and budget act, 1984 PA 431, MCL 18.1217, the department and agencies receiving appropriations in part 1</b> shall prepare a report on out-of-state travel expenses not later than January 1 of each year.</p>	



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FY 2022-23 CURRENT LAW	FY 2023-24			
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<p><b>Hiring of External Counsel</b></p> <p><b>Sec. 208.</b> Funds appropriated in this part and part 1 must not be used by a principal executive department, state agency, or authority to hire a person to provide legal services that are the responsibility of the attorney general. This prohibition does not apply to legal services for bonding activities and for those outside services that the attorney general authorizes.</p>	<p><b>Sec. 9-208.</b> Revises first sentence as follows:</p> <p>Funds appropriated in <del>this part and part 1</del> <b>shall</b> not be used by a principal executive department, state agency, or authority to hire a person to provide legal services that are the responsibility of the attorney general.</p>	<p><b>Sec. 209.</b> Revises first sentence as follows:</p> <p>Funds appropriated in this part and part 1 must not be used by a principal executive <del>the</del> department, <del>state agency, or authority</del> to hire a person to provide legal services that are the responsibility of the attorney general.</p>	<p><b>Sec. 208.</b> Revises first sentence as follows:</p> <p>Funds appropriated in <del>this part and</del> part 1 must not be used by a principal executive department, state agency, or authority to hire a person to provide legal services that are the responsibility of the attorney general.</p>	
<p><b>General Fund Lapse Report</b></p> <p><b>Sec. 209.</b> Not later than November 30, the state budget office shall prepare and transmit a report that provides for estimates of the total general fund/general purpose appropriation lapses at the close of the prior fiscal year. This report must summarize the projected year-end general fund/general purpose appropriation lapses by major departmental program or program areas. The state budget office shall transmit the report to the chairpersons of the senate and house appropriations committees and the senate and house fiscal agencies.</p>	<p><b>Sec. 9-209.</b> Not later than <del>November 30</del> <b>December 31</b>, the state budget office shall prepare and transmit a report that provides for estimates of the total general fund/general purpose appropriation lapses at the close of the prior fiscal year. This report <del>must</del> <b>shall</b> summarize the projected year-end general fund/general purpose appropriation lapses by major departmental program or program areas. <del>The state budget office shall transmit the report</del> <b>shall be transmitted</b> to the chairpersons of the senate and house appropriations committees and the senate and house fiscal agencies.</p>	<p><b>Sec. 210.</b> Not later than <del>November 30</del> <b>December 15</b>, the state budget office shall prepare and transmit a report that provides for estimates of the total general fund/general purpose appropriation lapses at the close of the prior fiscal year. This report must summarize the projected year-end general fund/general purpose appropriation lapses by major departmental program or program areas. The state budget office shall transmit the report to the chairpersons of the senate and house appropriations committees <del>and the senate and house fiscal agencies.</del></p>	<p><b>Sec. 209.</b> Not later than <del>November 30</del> <b>December 31</b>, the state budget office shall prepare and transmit a report that provides for estimates of the total general fund/general purpose appropriation lapses at the close of the prior fiscal year. This report must summarize the projected year-end general fund/general purpose appropriation lapses by major departmental program or program areas. <del>The state budget office shall transmit the report</del> <b>must be transmitted</b> to the chairpersons of the senate and house appropriations committees and the senate and house fiscal agencies.</p>	



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FY 2022-23 CURRENT LAW	FY 2023-24			
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<p><b>Contingency Authorization</b></p> <p><b>Sec. 210.</b> (1) In addition to the funds appropriated in part 1, there is appropriated an amount not to exceed \$200,000.00 for federal contingency authorization. These funds are not available for expenditure until they have been transferred to another line item in part 1 under section 393(2) of the management and budget act, 1984 PA 431, MCL 18.1393.</p>	<p><b>Sec. 9-210.</b> (1) In addition to the funds appropriated in part 1, there is appropriated an amount not to exceed <del>\$200,000.00</del> <b>\$1,000,000.00</b> for federal contingency <del>authorization</del> <b>funds</b>. These funds are not available for expenditure until they have been transferred to another line item in <del>part 1</del> <b>this article</b> under section 393(2) of the management and budget act, 1984 PA 431, MCL 18.1393.</p>	<p><b>Sec. 211.</b> (1) In addition to the funds appropriated in part 1, there is appropriated an amount not to exceed <del>\$200,000.00</del> <b>\$1,000,000.00</b> for federal contingency authorization. <del>These</del> <b>Authorized</b> funds are not available for expenditure until they have been transferred to another line item in part 1 under section 393(2) of the management and budget act, 1984 PA 431, MCL 18.1393.</p>	<p><b>Sec. 210.</b> (1) In addition to the funds appropriated in part 1, there is appropriated an amount not to exceed <del>\$200,000.00</del> <b>\$1,000,000.00</b> for federal contingency authorization. These funds are not available for expenditure until they have been transferred to another line item in part 1 under section 393(2) of the management and budget act, 1984 PA 431, MCL 18.1393.</p>	
<p>(2) In addition to the funds appropriated in part 1, there is appropriated an amount not to exceed \$1,000,000.00 for state restricted contingency authorization. These funds are not available for expenditure until they have been transferred to another line item in part 1 under section 393(2) of the management and budget act, 1984 PA 431, MCL 18.1393.</p>	<p>(2) In addition to the funds appropriated in part 1, there is appropriated an amount not to exceed <del>\$1,000,000.00</del> <b>\$5,000,000.00</b> for state restricted contingency <del>authorization</del> <b>funds</b>. These funds are not available for expenditure until they have been transferred to another line item in <del>part 1</del> <b>this article</b> under section 393(2) of the management and budget act, 1984 PA 431, MCL 18.1393.</p>	<p>(2) In addition to the funds appropriated in part 1, there is appropriated an amount not to exceed <del>\$1,000,000.00</del> <b>\$5,000,000.00</b> for state restricted contingency authorization. <del>These</del> <b>Authorized</b> funds are not available for expenditure until they have been transferred to another line item in part 1 under section 393(2) of the management and budget act, 1984 PA 431, MCL 18.1393.</p>	<p>(2) In addition to the funds appropriated in part 1, there is appropriated an amount not to exceed <del>\$1,000,000.00</del> <b>\$5,000,000.00</b> for state restricted contingency authorization. These funds are not available for expenditure until they have been transferred to another line item in part 1 under section 393(2) of the management and budget act, 1984 PA 431, MCL 18.1393.</p>	



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<p><b>Transparency Website</b></p> <p><b>Sec. 211.</b> The department shall cooperate with the department of technology, management, and budget to maintain a searchable website accessible by the public at no cost that includes, but is not limited to, all of the following for the department:</p> <p>(a) Fiscal-year-to-date expenditures by category.</p> <p>(b) Fiscal-year-to-date expenditures by appropriation unit.</p> <p>(c) Fiscal-year-to-date payments to a selected vendor, including the vendor name, payment date, payment amount, and payment description.</p> <p>(d) The number of active department employees by job classification.</p> <p>(e) Job specifications and wage rates.</p>	<p>Strikes current law</p>	<p><b>Sec. 212.</b> Retains current law</p>	<p><b>Sec. 211.</b> Retains current law</p>	
<p><b>NEW LANGUAGE – Access to State and Local Services</b></p> <p><b>Sec. 9-211. (1)</b> No money appropriated in part 1 shall be used to restrict or interfere with actions related to diversity, equity and inclusion (DEI); to restrict or impede a marginalized community's access to government resources, programs or facilities; or to diminish, interfere with, or restrict an individual's ability to exercise the right to reproductive freedom.</p>	<p><b>Sec. 9-211.</b> Includes new language</p>	<p><b>Sec. 222. (1)</b> No funding appropriated in part 1 shall be used to restrict or interfere with actions related to diversity, equity, and inclusion (DEI); to restrict or impede a marginalized community's access to government resources, programs, or facilities; or to diminish, interfere with, or restrict an individual's ability to exercise the right to reproductive freedom.</p>	<p><b>Sec. 214. (1)</b> Funds appropriated in part 1 must not be used to restrict or interfere with actions related to diversity, equity, and inclusion (DEI); to restrict or impede a marginalized community's access to government resources, programs, or facilities; or to diminish, interfere with, or restrict an individual's ability to exercise the right to reproductive freedom.</p>	



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FY 2022-23 CURRENT LAW	FY 2023-24			
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(2) From the funds appropriated in part 1, local governments shall report any action or policy that attempts to restrict or interfere with the duties of the local health officer.	Includes new language	Includes new language	(2) From the funds appropriated in part 1, a local unit of government shall report any action or policy that attempts to restrict or interfere with the duties of the local health officer.	
<p><b>State Restricted Funds Report</b></p> <p><b>Sec. 212.</b> Within 14 days after the release of the executive budget recommendation, the department shall cooperate with the state budget office to provide the chairpersons of the senate and house appropriations committees, the chairpersons of the subcommittees, and the senate and house fiscal agencies with an annual report on estimated state restricted fund balances, state restricted fund projected revenues, and state restricted fund expenditures for the prior 2 fiscal years.</p>	Strikes current law	<b>Sec. 213.</b> Revises to align report recipients with the new section 205	<b>Sec. 212.</b> Retains current law	
<p><b>Department Scorecard Website</b></p> <p><b>Sec. 213.</b> The department shall maintain, on a publicly accessible website, a department scorecard that identifies, tracks, and regularly updates key metrics that are used to monitor and improve the department's performance.</p>	Strikes current law	<b>Sec. 214.</b> Retains current law	<b>Sec. 213.</b> Retains current law	



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<p><b>Estimated Legacy Costs</b></p> <p><b>Sec. 214.</b> Total authorized appropriations from all sources under part 1 for legacy costs for the fiscal year ending September 30, 2023 are estimated at \$8,906,500.00. From this amount, total agency appropriations for pension-related legacy costs are estimated at \$5,407,400.00. Total agency appropriations for retiree health care legacy costs are estimated at \$3,499,100.00.</p>	<p>Strikes current law</p>	<p>Strikes current law</p>	<p>Strikes current law</p>	
<p><b>Contracting in Deprived and Depressed Communities</b></p> <p><b>Sec. 215.</b> To the extent permissible under the management and budget act, 1984 PA 431, MCL 18.1101 to 18.1594, the director shall take all reasonable steps to ensure that businesses in deprived and depressed communities compete for and perform contracts to provide services or supplies, or both. The director shall strongly encourage firms with which the department contracts to subcontract with certified businesses in depressed and deprived communities for services, supplies, or both.</p>	<p><b>Sec. 9-206.</b> To the extent permissible under the management and budget act, 1984 PA 431, MCL 18.1101 to 18.1594, the director shall take all reasonable steps to ensure <del>that businesses in deprived and depressed communities</del> <b>geographically disadvantaged business enterprises</b> compete for and perform contracts to provide services or supplies, or both. The director shall strongly encourage firms with which the department contracts to subcontract with certified businesses in depressed and deprived communities for services, supplies, or both.</p>	<p><b>Sec. 215.</b> To the extent permissible under the management and budget act, 1984 PA 431, MCL 18.1101 to 18.1594, the director shall take all reasonable steps to ensure that <del>businesses in deprived and depressed communities</del> <b>geographically disadvantaged business enterprises</b> compete for and perform contracts to provide services or supplies, or both. The director shall strongly encourage firms with which the department contracts to subcontract with <del>certified businesses in depressed and deprived communities</del> <b>geographically disadvantaged business enterprises</b> for services, supplies, or both.</p>	<p><b>Sec. 215.</b> To the extent permissible under the management and budget act, 1984 PA 431, MCL 18.1101 to 18.1594, the director shall take all reasonable steps to ensure that <del>businesses in deprived and depressed communities</del> <b>geographically disadvantaged business enterprises</b> compete for and perform contracts to provide services or supplies, or both. The director shall strongly encourage firms with which the department contracts to subcontract with certified businesses in depressed and deprived communities for services, supplies, or both.</p>	



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<p><b><i>FTE Positions, Vacancies, and Remote Work Reports</i></b></p> <p><b>Sec. 216.</b> (1) On a quarterly basis, the department shall report to the senate and house appropriations committees, the subcommittees, and the senate and house fiscal agencies the following information:            (a) The number of FTEs in pay status by type of staff and civil service classification.            (b) A comparison by line item of the number of FTEs authorized from funds appropriated in part 1 to the actual number of FTEs employed by the department at the end of the reporting period.</p>	<p><b>Sec. 9-216.</b> Revises to include/retain the following:   <b>On a quarterly basis, the department shall report to the senate and house appropriations committees, the senate and house appropriations subcommittees on the department budget, the senate and house fiscal agencies, and the state budget office a comparison by line item of the number of FTEs authorized from funds appropriated in part 1 to the actual number of FTEs employed by the department at the end of the reporting period.</b></p>	<p><b>Sec. 216.</b> Revises to include/retain the following:   <b>On a quarterly basis, the department shall submit to the senate and house appropriations committees and the recipients required under section 205 of this part a comparison by line item of the number of FTEs authorized from funds appropriated in part 1 to the actual number of FTEs employed by the department at the end of the reporting period.</b></p>	<p><b>Sec. 216.</b> Retains current law</p>	
<p>(2) By March 1 of the current fiscal year, the department shall report to the senate and house appropriations committees, the subcommittees, and the senate and house fiscal agencies the following information:            (a) Number of employees that were engaged in remote work in 2022.            (b) Number of employees authorized to work remotely and the actual number of those working remotely in the current reporting period.            (c) Estimated net cost savings achieved by remote work.            (d) Reduced use of office space associated with remote work.</p>	<p>Strikes current law</p>	<p>Strikes current law</p>	<p>Revises to update year reference</p>	



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<p><b>Work Project Usage – (Governor Deemed Unenforceable)</b></p> <p><b>Sec. 217.</b> Appropriations in part 1 shall, to the extent possible by the department, not be expended until all existing work project authorization available for the same purposes is exhausted.</p>	Strikes current law	<b>Sec. 217.</b> Retains current law	<b>Sec. 217.</b> Appropriations in part 1 <del>shall</del> , to the extent possible by the department, <b>must</b> not be expended until all existing work project authorization available for the same purposes is exhausted.	
<p><b>State Administrative Board Transfers – (Governor Deemed Unenforceable)</b></p> <p><b>Sec. 218.</b> If the state administrative board, acting under section 3 of 1921 PA 2, MCL 17.3, transfers funds from an amount appropriated under this article, the legislature may, by a concurrent resolution adopted by a majority of the members elected to and serving in each chamber, intertransfer funds within this article for the particular department, board, commission, officer, or institution.</p>	Strikes current law	Strikes current law	Strikes current law	
<p><b>Retention of Reports</b></p> <p><b>Sec. 219.</b> The department and agencies receiving appropriations in part 1 shall receive and retain copies of all reports funded from appropriations in part 1. Federal and state guidelines for short-term and long-term retention of records shall be followed. The department may electronically retain copies of reports unless otherwise required by federal or state guidelines.</p>	Strikes current law	<b>Sec. 218.</b> The department <del>and agencies receiving appropriations in part 1</del> shall receive and retain copies of all reports funded from appropriations in part 1. Federal and state guidelines for short-term and long-term retention of records shall be followed. The department may electronically retain copies of reports unless otherwise required by federal or state guidelines.	<b>Sec. 219.</b> Retains current law	



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<p><b><i>Report on Policy Changes for Public Act Implementation</i></b></p> <p><b>Sec. 220.</b> Not later than April 1, the department shall report on each specific policy change made to implement a public act affecting the department that took effect during the prior calendar year to the senate and house appropriations committees, the subcommittees, the joint committee on administrative rules, and the senate and house fiscal agencies.</p>	<p>Strikes current law</p>	<p><b>Sec. 219.</b> Revises to align report recipients with the new section 205</p>	<p><b>Sec. 220.</b> Retains current law</p>	



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<p><b>Severance Pay Reporting</b></p> <p><b>Sec. 221.</b> (1) From the funds appropriated in part 1, the department shall do all of the following:</p> <p>(a) Report to the senate and house appropriations committees, the senate and house fiscal agencies, the senate and house policy offices, and the state budget office any amounts of severance pay for a department director, deputy director, or other high-ranking department official not later than 14 days after a severance agreement with the director or official is signed. The name of the director or official and the amount of severance pay must be included in the report required by this subdivision.</p> <p>(b) Maintain an internet site that posts any severance pay in excess of 6 weeks of wages, regardless of the position held by the former department employee receiving severance pay.</p> <p>(c) By February 1, report to the subcommittees, the senate and house fiscal agencies, the senate and house policy offices, and the state budget office on the total amount of severance pay remitted to former department employees during the fiscal year ending September 30, 2022, and the number of former department employees that were remitted severance pay during the fiscal year ending September 30, 2022.</p>	<p>Strikes current law</p>	<p><b>Sec. 220.</b> Revises to align report recipients with the new section 205, strike item (b), and update fiscal year references</p>	<p><b>Sec. 221.</b> Revises to update fiscal year references</p>	
<p>(2) As used in this section, “severance pay” means compensation that is both payable or paid upon the termination of employment and in addition to either wages or benefits earned during the course of employment or generally applicable retirement benefits.</p>	<p>Strikes current law</p>	<p>Retains current law</p>	<p>Retains current law</p>	



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FY 2022-23 CURRENT LAW	FY 2023-24			
	EXECUTIVE	HOUSE	SENATE	CONFERENCE
<p><b>COVID-19 Vaccine Protocol</b></p> <p><b>Sec. 222.</b> (1) Any department, agency, board, commission, or public officer that receives funding under part 1 shall not:</p> <p>(a) Require as a condition of accessing any facility or receiving services that an individual provide proof that he or she has received a COVID-19 vaccine except as provided by federal law or as a condition of receiving federal Medicare or Medicaid funding.</p> <p>(b) Produce, develop, issue, or require a COVID-19 vaccine passport.</p> <p>(c) Develop a database or make any existing database publicly available to access an individual's COVID-19 vaccine status by any person, company, or governmental entity.</p> <p>(d) Require as a condition of employment that an employee or official provide proof that he or she has received a COVID-19 vaccine. This subdivision does not apply to any hospital, congregate care facility, or other medical facility or any hospital, congregate care facility, or other medical facility operated by a local subdivision that receives federal Medicare or Medicaid funding.</p>	Strikes current law	Strikes current law	Strikes current law	
<p>(2) A department, agency, board, commission, or public officer may not subject any individual to any negative employment consequence, retaliation, or retribution because of that individual's COVID-19 vaccine status.</p>	Strikes current law	Strikes current law	Strikes current law	
<p>(3) Subsection (1) does not prohibit any person, department, agency, board, commission, or public officer from transmitting proof of an individual's COVID-19 vaccine status to any person, company, or governmental entity, so long as the individual provides affirmative consent.</p>	Strikes current law	Strikes current law	Strikes current law	



# INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2022-23 CURRENT LAW	FY 2023-24			
	EXECUTIVE	HOUSE	SENATE	CONFERENCE
<p>(4) If a department, agency, board, commission, subdivision, or official or public officer is required to establish a vaccine policy due to a federal mandate, it must provide exemptions to any COVID-19 vaccine policy to the following individuals:</p> <p>(a) An individual for whom a physician certifies that a COVID-19 vaccine is or may be detrimental to the individual's health or is not appropriate.</p> <p>(b) An individual who provides a written statement to the effect that the requirements of the COVID-19 vaccine policy cannot be met because of religious convictions or other consistently held objection to immunization.</p>	Strikes current law	Strikes current law	Strikes current law	
<p>(5) As used in this section, "public officer" means a person appointed by the governor or another executive department official or an elected or appointed official of this state or a political subdivision of this state.</p>	Strikes current law	Strikes current law	Strikes current law	
<p><b><i>In-Person Work</i></b></p> <p><b>Sec. 223.</b> It is the intent of the legislature that the department maximize the efficiency of the state workforce and, where possible, prioritize in-person work. Each executive branch department, agency, board, or commission that receives funding under part 1 must post its in-person, remote, or hybrid work policy on its website.</p>	Strikes current law	<p><b>Sec. 221.</b> It is the intent of the legislature that the department maximize the efficiency of the state workforce and, where possible, prioritize in-person work. <del>Each executive branch</del> <b>The department, agency, board, or commission that receives funding under part 1</b> must post its in-person, remote, or hybrid work policy on its website.</p>	<p><b>Sec. 223.</b> Retains current law</p>	



# INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2022-23 CURRENT LAW	FY 2023-24			
	EXECUTIVE	HOUSE	SENATE	CONFERENCE
<p><b><i>Increased Payment Options</i></b></p> <p><b>Sec. 224.</b> Unless prohibited by law, the department may accept credit card or other electronic means of payment for licenses, fees, or permits.</p>	<p><b>Sec. 9-223.</b> Retains current law</p>	<p><b>Sec. 223.</b> Retains current law</p>	<p><b>Sec. 224.</b> Retains current law</p>	
<p><b><i>Television and Radio Production Expenditure Report</i></b></p> <p><b>Sec. 225.</b> The department shall submit a report to the subcommittees, the senate and house fiscal agencies, and the state budget office by September 30 detailing any expenditure of funds for a television or radio production that was made to a third-party vendor in the fiscal year ending September 30, 2023. The report must include all of the following information for each expenditure:</p> <p>(a) Total amount of the expenditure.            (b) Fund source for the expenditure.            (c) Name of any vendor that created the production and the amount paid to each vendor.            (d) Purpose of the production.</p>	<p>Strikes current law</p>	<p>Strikes current law</p>	<p><b>Sec. 225.</b> Retains current law with updated fiscal year reference</p>	
<p><b><i>Insurance Bureau Fund Use</i></b></p> <p><b>Sec. 226.</b> From the funds appropriated in part 1 from the insurance bureau fund, funds may be expended to support legislative participation in insurance activities coordinated by insurance and legislative associations, in accordance with section 225 of the insurance code of 1956, 1956 PA 218, MCL 500.225.</p>	<p>Strikes current law</p>	<p><b>Sec. 224.</b> Retains current law</p>	<p><b>Sec. 226.</b> Retains current law</p>	



# INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2022-23 CURRENT LAW	FY 2023-24			
	EXECUTIVE	HOUSE	SENATE	CONFERENCE
<p><b><u>INSURANCE AND FINANCIAL SERVICES REGULATION</u></b></p> <p><b><i>Health Insurance Rate Filings Report</i></b></p> <p><b>Sec. 301.</b> The department shall provide a report to the subcommittees, the senate and house fiscal agencies, and the state budget office by September 30 based on the annual rate filings from health insurance issuers that includes all of the following:</p> <p>(a) The number that are approved by the department.</p> <p>(b) The number that are denied by the department.</p> <p>(c) The percentage of rate filings processed within the applicable statutory time frames.</p> <p>(d) The average number of calendar days to process rate filings.</p>	<p>Strikes current law</p>	<p><b>Sec. 301.</b> Revises to align report recipients with the new section 205</p>	<p><b>Sec. 301.</b> Retains current law</p>	
<p><b><i>Conservatorship and Insurance Liquidation Funds</i></b></p> <p><b>Sec. 302.</b> In addition to the funds appropriated in part 1, the funds collected by the department in connection with a conservatorship under section 32 of the mortgage brokers, lenders, and servicers licensing act, 1987 PA 173, MCL 445.1682, and funds collected by the department from corporations being liquidated under the insurance code of 1956, 1956 PA 218, MCL 500.100 to 500.8302, must be appropriated for all expenses necessary to provide for the required services. Funds are available for expenditure when they are received by the department of treasury and must not lapse to the general fund at the end of the fiscal year. The total amount appropriated under this section and section 303 must not exceed \$400,000.00.</p>	<p><b>Sec. 9-302.</b> Strikes the sentence establishing the \$400,000.00 cap</p>	<p><b>Sec. 302.</b> Revises to increase the cap to \$1,000,000.00</p>	<p><b>Sec. 302.</b> Strikes the sentence establishing the \$400,000.00 cap</p>	



# INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2022-23 CURRENT LAW	FY 2023-24			
	EXECUTIVE	HOUSE	SENATE	CONFERENCE
<p><b><i>Fees for Customized Listings</i></b></p> <p><b>Sec. 303.</b> The department may make available to interested entities customized listings of nonconfidential information in its possession. The department may establish and collect a reasonable charge to provide this service. The revenue from this service is appropriated when received and must be used to offset expenses to provide the service. Any balance of this revenue collected and unexpended at the end of the fiscal year must lapse to the appropriate restricted fund. The total amount appropriated under this section and section 302 must not exceed \$400,000.00.</p>	<p><b>Sec. 9-303.</b> Strikes the sentence establishing the \$400,000.00 cap</p>	<p><b>Sec. 303.</b> Revises to increase the cap to \$1,000,000.00</p>	<p><b>Sec. 303.</b> Strikes the sentence establishing the \$400,000.00 cap</p>	
<p><b><i>Annual Reports Transmission</i></b></p> <p><b>Sec. 304.</b> The department must electronically transmit the annual report prepared pursuant to section 238 of the insurance code of 1956, 1956 PA 218, MCL 500.238, and section 2108 of the banking code of 1999, 1999 PA 276, MCL 487.12108, to the subcommittees, senate and house fiscal agencies, and state budget office at the time of the publication of the report.</p>	<p>Strikes current law</p>	<p><b>Sec. 304.</b> Revises to align report recipients with the new section 205</p>	<p>Strikes current law</p>	



# INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2022-23 CURRENT LAW	FY 2023-24			
	EXECUTIVE	HOUSE	SENATE	CONFERENCE
<p><b><i>Marijuana Evaluation Guidance to Financial Institutions</i></b></p> <p><b>Sec. 305.</b> The department must update examination manuals and letters of guidance to state-chartered financial institutions as necessary to reflect how the department will evaluate institutions that provide banking or other financial services to marijuana-related businesses or businesses that transport, test, grow, process, or sell marijuana based on the most recent state laws and guidance. The department may also include guidance or information on how federal law and regulations may impact state-chartered institutions.</p>	<p>Strikes current law</p>	<p><b>Sec. 305.</b> Retains current law</p>	<p><b>Sec. 305.</b> The department <del>must</del> <b>shall</b> update examination manuals and letters of guidance to state-chartered financial institutions as necessary to reflect how the department will evaluate institutions that provide banking or other financial services to <del>marijuana</del> <b>marihuana</b>-related businesses or businesses that transport, test, grow, process, or sell <del>marijuana</del> <b>marihuana</b> based on <del>the most recent</del> state laws and guidance. The department may also include guidance or information on how federal law and regulations may impact state-chartered institutions.</p>	



# INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2022-23 CURRENT LAW	FY 2023-24			
	EXECUTIVE	HOUSE	SENATE	CONFERENCE
<p><b><i>State or Regional Health Care Claims Database Grant Award Criteria</i></b></p> <p><b>Sec. 306.</b> From any federal funds received by the department for the establishment of a state or regional health care claims database, the department shall consider all of the following qualifications for potential entities when awarding any grant for the creation of the database:</p> <p>(a) Status as a not-for-profit Michigan-based organization or partnership.</p> <p>(b) Prior experience collecting and analyzing health care data, preferably claims data or similar datasets.</p> <p>(c) Prior experience working with researchers on health care outcomes and utilization.</p> <p>(d) Prior experience working with public health officials on public health outcomes and utilization.</p> <p>(e) Prior experience collecting and analyzing data related to health care pricing.</p> <p>(f) Ability of organization to provide data that could enhance the value of a database, such as health outcomes, health status, and analysis of care delivery models.</p>	Strikes current law	Strikes current law	Strikes current law	

<p><b>NEW LANGUAGE – Michigan Catastrophic Claims Association Reporting</b></p> <p><b>Sec. 307.</b> From the funds appropriated in part 1, within 15 days after the catastrophic claims association charges its members the total premium under section 3104(7)(d) of the insurance code of 1956, 1956 PA 218, MCL 500.3104, the department shall work with the catastrophic claims association to disclose to the public on its website all data used in computing the premium and expected losses and expenses, including the amount that covers incurred but not reported losses for the period and any adjustment for any excess or deficient premiums from previous periods and the actuarial computation used in making these determinations, including estimates and assumptions. The disclosure must include, but not be limited to, all of the following:</p> <p>(a) The actuarial computation used in making determinations of unpaid losses and loss adjustment expenses.</p> <p>(b) All documents used in establishing the following:</p> <p>(i) The calculation of the present value of disbursements expected to be made in the ultimate settlement of the claims reported.</p> <p>(ii) The actuarial tables used to reflect the probabilities of each claimant surviving to incur the costs projected.</p> <p>(iii) The calculation of incurred but not reported losses.</p> <p>(iv) The actuarial assumptions and calculations used in producing the short-term discount rate and the long-term discount rate.</p> <p>(v) The forecasts producing the economic assumptions for claim cost inflation and investment returns used.</p> <p>(vi) The current economic data and historical long-term Consumer Price Index data for any cost component categories used in producing inflation assumptions.</p> <p>(vii) The loss development analysis undertaken in connection with the provision</p>	Does not include	Does not include	<b>Sec. 307.</b> Includes new language	
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# INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2022-23 CURRENT LAW	FY 2023-24			
	EXECUTIVE	HOUSE	SENATE	CONFERENCE
<p>for unpaid losses and loss adjustment expenses.</p> <p>(viii) The trend analysis for both frequency and severity undertaken in connection with the provision for unpaid losses and loss adjustment expenses.</p> <p>(c) The annual actuarial evaluation used in establishing the premium.</p> <p>(d) The annual assessment reports of members used in establishing the premium.</p> <p>(e) The annuity model used by the opining actuary in his or her actuarial opinion projecting future payment streams at the claimant level and the mortality adjustment applied.</p> <p>(f) Any explanatory memorandum explaining the various components of the premium and the judgments made to produce the premium.</p>				
<p><b><u>ONE-TIME APPROPRIATIONS</u></b></p> <p><b>NEW LANGUAGE – <i>Insulin Prescription Drug Market Study</i></b></p> <p>Sec. 401. From the funds appropriated in part 1 for the insulin prescription drug market study, the department must conduct a study of the insulin market in this state and submit recommendations to the legislature to lower the price of insulin for individuals. The study must include information and data regarding insurers, pharmacy benefit managers, pharmacies, insulin consumers, and any other relevant stakeholders when creating recommendations to lower the price of insulin for individuals.</p>	<p>Does not include</p>	<p><b>Sec. 401.</b> Includes new language</p>	<p>Does not include</p>	