



HOUSE OF REPRESENTATIVES

COMMITTEE ON INSURANCE AND FINANCIAL SERVICES
REP. BRENDA CARTER
CHAIR

COMMITTEE MEETING MINUTES

Thursday, April 18, 2024

9:00 AM

Room 521, House Office Building

The House Committee on Insurance and Financial Services was called to order by Chair Brenda Carter.

The Chair requested attendance be called:

Present: Reps. Brenda Carter, Breen, Rogers, Scott, Young, Fitzgerald, Hoskins, Tsernoglou, Harris, Markkanen, Bezotte, Aragona, Bruck, Neyer, Smit.
Absent: Reps. McFall, Grant.
Excused: Reps. McFall, Grant.

Representative Bezotte joined the committee remotely.

Representative Fitzgerald moved to adopt the meeting minutes from February 7, 2024. There being no objection, the motion prevailed by unanimous consent.

The Chair laid SB 27 before the committee:

SB 27 (Sen. Anthony)

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

Senator Anthony and Joseph Sullivan, representing the Michigan Department of Insurance and Financial Services, testified in support of SB 27. Questions and discussion followed.

The following people submitted a card in support of SB 27, but did not wish to speak:

Melissa Holmquist, representing the Upper Peninsula Health Plan.
Paula Bowman, representing the League of Women Voters of Michigan.
Denise Hartsough, representing the League of Women Voters of Michigan.
Gabe Basso, representing Blue Cross Blue Shield of Michigan.
Inseparable.
Sara Ismail, representing ACCESS.

Adam Carlson, representing the Michigan Health and Hospital Association.
Michelle Roberts, representing Disability Rights Michigan.
Rory Lafferty, representing the Health Alliance Plan.
Alan Boler, representing the Community Mental Health Association of Michigan.
Frank Waters, representing the Michigan Primary Care Association.
Sherri Boyd, representing The Arc Michigan.
Jamie Zanewski, representing Aetna.
Keith Lake, representing the AHIP.
Christine Shearer, representing the Michigan Association of Health Plans.

The Chair laid HB 5290 and SB 632 before the committee:

HB 5290 (Rep. Aiyash)	A bill to amend 2005 PA 244, entitled "Deferred presentment service transactions act," by amending section 33 (MCL 487.2153).
SB 632 (Sen. Anthony)	A bill to amend 2005 PA 244, entitled "Deferred presentment service transactions act," by amending section 33 (MCL 487.2153).

Representative Aiyash and Senator Anthony testified in support of HB 5290 and SB 632. Questions and discussion followed.

Lorray Brown, representing Michigan Poverty Law, Tom Hickson, representing the Michigan Catholic Conference, and Jessica AcMoody, representing the Community Economic Development Association of Michigan, testified in support of HB 5290 and SB 632. Questions and discussion followed.

Samika Douglas and Dallas Lenear testified in support of HB 5290 and SB 632.

John Rabenold, representing Check 'n Go, testified in opposition of HB 5290 and SB 632. Questions and discussion followed.

The following people submitted a card in support of HB 5290 and SB 632 but did not wish to speak:

Heath B. Lowry, representing the Michigan Coalition to End Domestic and Sexual Violence.
John M. Williams, representing Habitat for Humanity Michigan.
Michelle Van Dyke, representing Heart of West MI United Way.
Robert Joerg, representing MI Laborers District Council.
Amanda Klein, representing United Way of Southeastern Michigan.
Seth Johnson, representing United Way of Northwest Michigan.
Todd Tennis, representing the Center for Civil Justice.
Patrick Schaefer, representing the Michigan League for Public Policy.
Paula Cunningham, representing AARP of Michigan.
Gail J. Hill, representing Allegan Homeless Solutions.
Doug Baum, representing the Northeast Michigan Council of Governments.
Steve Japinga, representing the Lansing Regional Chamber of Commerce.
Wende Randall, representing the Kent County Essential Needs Taskforce.
Rebekah Kik, representing the City of Kalamazoo.

Thomas Visco, representing Michigan Community Action.
Lindsey S. Reames, representing the Grand Rapids Housing Commission.
Rebecca O'Connell, representing Lake Trust Credit Union.
Andy Schor, representing the City of Lansing.
Norman G. DeLisle, representing the Michigan Disability Rights Coalition.
Bobby Dorigo Jones, representing the Michigan Association of United Ways.
Glenn Wilson, representing Communities First Inc.
Michelle LaJoie, representing Community Action Alger Marquette.
Audricka Jacob, representing the Lenawee County Department of Veterans Affairs.
Hank Hubbard, representing One Detroit Credit Union.
Zac Foster, representing the Ypsilanti Housing Commission.
Carma S. Peters, representing Michigan Legacy Credit Union.
Martin Carter, representing Astera Credit Union.
Ruth Johnson, representing the Community Development Advocates of Detroit.
Dwayne Barnes, representing Detroit City Future.
Vanessa Buhs, representing Manistee County Human Services.

The following person submitted a card in opposition of HB 5290 and SB 632 but did not wish to speak:

Greg Wittmeier, representing MM Finance.

The following people submitted a card in support of HB 5290 and SB 632, but due to the time constraints were unable to speak:

Monica Burks, representing the Center for Responsible Lending.

Ross Yednock, representing the Michigan Department of Insurance and Financial Services.

The following people submitted a card in opposition to HB 5290 and SB 632, but due to the time constraints were unable to speak:

Sarah Faust, representing Advance America.

Julie Townsend, representing Purpose Financial.

The following people submitted a card in support of SB 632 but did not wish to speak:

Jenell Mansfield, representing AFT Michigan.

Steven Rzeppa, representing AFSCME.

Evie Sweeney, representing Invest Detroit.

The following people submitted a card in support of SB 632, but due to the time constraints were unable to speak:

Jennifer Root, representing the SEIU Michigan.

Kelli Ellsworth Etchison, representing the Black Leadership Advisory Council.

Representative Scott moved to excuse Representatives McFall and Grant from the meeting. There being no objection, the motion prevailed by unanimous consent.

There being no further business before the committee, Representative Neyer moved to adjourn, Chair Brenda Carter adjourned the meeting at 10:24 AM.

Representative Brenda Carter, Chair

Nicholas Gewirtz
Committee Clerk
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PROPOSED