

LINE ITEM AND BOILERPLATE SUMMARY

INSURANCE AND FINANCIAL SERVICES

Fiscal Year 2024-25
Article 7, Public Act 121 of 2024
Senate Bill 747 as Enacted



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September 2024

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September 2024

TO: Members of the Michigan House of Representatives

The House Fiscal Agency has prepared a **Line Item Summary** for each of the FY 2024-25 appropriation acts. Each **Summary** contains line-by-line appropriation and revenue source detail, and a brief explanation of each boilerplate section in the appropriation bill.

In this report, line item vetoes are presented in the following manner: appropriation amounts shown in ~~strikeout~~ are those that appear in the enrolled bill; amounts shown directly below ~~strikeout~~ amounts reflect the effect of the veto.

Line Item Summaries are available on the HFA website (www.house.mi.gov/hfa), or from Kathryn Bateson, Administrative Assistant (373-8080 or kbateson@house.mi.gov).

A handwritten signature in black ink that reads "Mary Ann Cleary".

Mary Ann Cleary, Director

TABLE OF CONTENTS

DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES	1
Departmental Administration and Support	2
Insurance and Financial Services Regulation	4
Information Technology	7
One-Time Appropriations	8
BOILERPLATE SECTION INFORMATION	9

GLOSSARY

STATE BUDGET TERMS

Line Item

Specific funding amount in an appropriation bill which establishes spending authorization for a particular program or function.

Boilerplate

Specific language sections in an appropriation bill which direct, limit, or restrict line-item expenditures, express legislative intent, and/or require reports.

Lapse

Appropriated amounts that are unspent or unobligated at the end of a fiscal year; appropriations are automatically terminated at the end of a fiscal year unless otherwise provided by law.

Work Project

Account authorized through statutory process which allows appropriated spending authorization from one fiscal year to be utilized for expenditures in a succeeding fiscal year or years for a specific project or purpose.

APPROPRIATIONS AND FUND SOURCES

Appropriations

Authority to expend funds for a particular purpose. An appropriation is not a mandate to spend.

Gross: Total of all applicable appropriations in an appropriation bill.

Adjusted Gross: Net amount of gross appropriations after subtracting interdepartmental grants (IDGs) and intradepartmental transfers (IDTs).

Interdepartmental Grant (IDG) Revenue

Funds received by one state department from another state department—usually for service(s) provided.

Intradepartmental Transfer (IDT) Revenue

Funds transferred from one appropriation unit to another within the same departmental budget.

Federal Revenue

Federal grant or match revenue; generally dedicated to specific programs or purposes.

Local Revenue

Revenue received from local units of government for state services.

Private Revenue

Revenue from non-government entities: rents, royalties or interest payments, payments from hospitals or individuals, or gifts and bequests.

State Restricted Revenue

State revenue restricted by the State Constitution, state statute, or outside restriction that is available only for specified purposes; includes most fee revenue; at year-end, unused restricted revenue generally remains in the restricted fund.

General Fund/General Purpose (GF/GP) Revenue

Unrestricted general fund revenue available to fund basic state programs and other purposes determined by the legislature; unused GF/GP revenue lapses to the General Fund at the end of a fiscal year.

MAJOR STATE FUNDS

General Fund

The state's primary operating fund; receives state revenue not dedicated to another state fund.

School Aid Fund (SAF)

A restricted fund that serves as the primary state funding source for K-12 schools and Intermediate School Districts. Constitutionally, SAF revenue may also be used for postsecondary education.

Budget Stabilization Fund

The Countercyclical Economic and Budget Stabilization Fund (also known as the "rainy day fund"); the Management and Budget Act provides guidelines for making deposits into and withdrawals from the fund.

DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

The Department of Insurance and Financial Services (DIFS) is responsible for regulating the insurance and financial services industries within Michigan. The department also provides consumer protection by managing consumer information and inquiries, investigating consumer complaints, and providing consumer education. DIFS implements, administers, and enforces state statutes pertaining to state-chartered banks and credit unions; mortgage brokers, lenders, and servicers; consumer finance entities; insurance companies, agents, and products; and health maintenance organizations.

Full-time equated unclassified positions	6.0	Full-time equated (FTE) positions not in the state classified service.
Full-time equated classified positions	398.5	Full-time equated (FTE) positions in the state classified service. <i>Note: based on 2,088 hours for 1.0 FTE position.</i>
GROSS APPROPRIATION	\$78,621,400	Total of all applicable line item appropriations.
Total interdepartmental grant/intradepartmental transfer revenue	753,500	Revenue received from other departments or transferred within the department.
ADJUSTED GROSS APPROPRIATION	\$77,867,900	Gross appropriation less (or minus) interdepartmental grant (IDG) or intradepartmental transfer (IDT) revenue.
Total federal revenue	700,000	Revenue received from federal departments and agencies.
Total local revenue	0	Revenue received from local units of government.
Total private revenue	0	Revenue received from private individuals and entities.
Total state restricted revenue	77,167,900	State revenue dedicated to a specific fund (other than the General Fund) or restricted for a specific purpose.
STATE GENERAL FUND/ GENERAL PURPOSE	\$0	Unrestricted state revenue from taxes and other sources.

SECTION 102: DEPARTMENTAL ADMINISTRATION AND SUPPORT

This appropriation unit provides funding for unclassified positions, executive direction, financial and administrative services, policy research and development, property management, administrative hearings, and workers' compensation.

Full-time equated unclassified positions	6.0	Full-time equated (FTE) positions not in the state classified service.
Full-time equated classified positions	23.5	Full-time equated (FTE) positions in the state classified service.
Unclassified salaries – 6.0 FTE positions	\$955,500	Salaries for unclassified positions, including the DIFS director.
		Funding Source(s): IDG/IDT 7,100 Restricted 948,400
		<i>Related Boilerplate Section(s): 202</i>
Administrative hearings	173,700	Supports costs for administrative hearings regarding rules and statutes administered and enforced by DIFS; hearings are conducted by the Michigan Office of Administrative Hearings and Rules (MOAHR).
		Funding Source(s): Restricted 173,700
		<i>Related Boilerplate Section(s): 202</i>
Department services – 20.0 FTE positions	4,127,900	Supports staff and operations of the equity and inclusion officer, human resources, and the Office of Financial and Administrative Services, which manages budget development, purchasing, contracts, grants, fiscal oversight, business applications support, and other administrative functions.
		Funding Source(s): IDG/IDT 40,400 Restricted 4,087,500
		<i>Related Boilerplate Section(s): 202, 204, 205, 207, 211, 212, 213, 214, 216, 217, 220, 221, 301, 302, 303, 304, 305, 306, 307, 308, 401, 402</i>
Executive director programs – 3.5 FTE positions	916,800	Supports staff and operations of the DIFS director, chief deputy director, human resources manager, and the department's external affairs activities.
		Funding Source(s): IDG/IDT 9,500 Restricted 907,300
		<i>Related Boilerplate Section(s): 202</i>
Property management	1,389,100	Supports lease obligations for state-owned facilities managed by the Department of Technology, Management, and Budget (DTMB) and occupied by DIFS.
		Funding Source(s): IDG/IDT 15,100 Restricted 1,374,000
		<i>Related Boilerplate Section(s): 202</i>
Worker's compensation	1,200	Supports workers' compensation insurance estimated claims and reserve requirements, administered by DTMB.
		Funding Source(s): Restricted 1,200
		<i>Related Boilerplate Section(s): 202</i>
GROSS APPROPRIATION	\$7,564,200	Total of all applicable line item appropriations.

IDG from MDLARA, for debt management	72,100	<u>Source:</u> Filing, registration, investigation, and other fees from individuals and entities (e.g., broker-dealers, agents, investment advisers, adviser representatives, and long-term care facilities) regulated in the securities or long-term care industries. <u>Use:</u> DIFS' implementation and enforcement of the Debt Management Act of 1975 (fees collected under that act are credited directly to the general fund).
Bank fees	598,800	Supervisory, examination, and other fees collected from state-chartered banks, savings banks, trust-only banks, and business and industrial development companies (BIDCOs).
Captive insurance regulatory and supervision fund	57,000	Statutory filing and examination fees collected from captive insurance companies.
Consumer finance fees	292,000	Licensure, examination, and investigation fees and fines collected from individuals and entities (e.g., lenders, creditors, and servicers) licensed in the consumer finance industry.
Credit union fees	985,000	Fees and fines collected from state-chartered credit unions.
Deferred presentment service transaction fees	265,200	Licensure fees and fines collected from individuals and entities providing deferred presentment service transactions and from licensees' customers.
Insurance bureau fund	2,409,700	Actual costs of examinations and investigations, or a regulatory fee derived from statutory formula, and various statutory fees collected from insurance licensees.
Insurance continuing education fees	67,500	Filing and authorization fees collected from providers of insurance producer programs of study.
Insurance licensing and regulation fees	2,036,700	Filing, licensure, and examination fees and fines collected from licensed individuals and entities in the insurance industry.
MBLSLA Fund	778,900	Licensure, registration, examination, and investigation fees collected from licensed individuals and entities engaged in brokering, lending, or servicing original or secondary mortgages.
Multiple employer welfare arrangement	1,300	Filing fees and 0.25% annual assessment collected from individuals and entities establishing or maintaining a multiple employer welfare arrangement.
STATE GENERAL FUND/ GENERAL PURPOSE	\$0	Unrestricted state revenue from taxes and other sources.

SECTION 103: INSURANCE AND FINANCIAL SERVICES REGULATION

This appropriation unit supports the state's regulatory oversight of the insurance and financial services industries, including state-chartered banks and credit unions; mortgage brokers, lenders, and servicers; various consumer finance providers; insurance companies, agents, and products; and health maintenance organizations. The unit also supports DIFS' legal counsel and consumer services and protection functions.

Full-time equated classified positions	375.0	Full-time equated (FTE) positions in the state classified service.
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Consumer services and protection – 105.0 FTE positions	\$16,570,600	<p>Supports consumer protection and legal representation functions, including:</p> <p><u>Fraud Investigation Unit</u>: Investigates criminal and fraudulent activity in matters under DIFS' authority and jurisdiction.</p> <p><u>Office of Communications</u>: Manages department communications and education/outreach efforts for health insurance, auto insurance, and financial services (focusing on financial literacy); develops department webpages.</p> <p><u>Office of Consumer Services</u>: Manages consumer information, inquiries, and complaints; investigates complaints against regulated entities and individuals; oversees the communication center, which is the initial point of contact for incoming calls and visitors.</p> <p><u>Office of General Counsel</u>: Provides legal advice and representation to DIFS regarding enforcement actions, administrative hearings, receivership proceedings, orders, rules, statutes, regulations, bulletins, and declaratory rulings; serves as FOIA coordinator; acts as liaison to the attorney general.</p> <p><u>Office of Innovation and Research</u>: Assesses, researches, and interprets innovation trends; coordinates and streamlines decision-making processes and links entities to DIFS resources capable of providing technical assistance; provides support to the DIFS legislative director through legislative tracking, research, analysis, committee testimony, and legislative outreach.</p> <p><u>Office of Appeals, Legal Research, and Market Regulation</u>: Provides research and assistance on special projects; promulgates administrative rules; issues bulletins and other informal and formal guidance; processes appeals under the Patient's Right to Independent Review Act (2000 PA 251), utilization reviews required under No-Fault reform legislation (2019 PA 21 and 2019 PA 22), calculation reviews and requests for arbitration under the Surprise Medical Billing Act, and appeals under the Clean Claims Act; responsible for statewide market regulation insurance company examination program.</p>
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Funding Source(s):	IDG/IDT	64,700
	Restricted	16,505,900

Related Boilerplate Section(s): 202, 217, 307

Financial institutions evaluation – 140.0 FTE positions	25,574,900	<p>Supports regulation and evaluation of financial institutions, including:</p> <p><u>Office of Banking</u>: Regulates, examines, and supervises state-chartered banks, savings banks, trust-only banks, trust departments, and BIDCOs.</p> <p><u>Office of Credit Unions</u>: Regulates, examines, and supervises state-chartered credit unions and processes corporate applications filed by state-chartered credit unions.</p> <p><u>Office of Consumer Finance</u>: Regulates, licenses, and examines entities and individuals doing business under various consumer finance statutes, including mortgage brokers, lenders, and servicers; mortgage loan originators; money transmitters; deferred presentment service providers; direct loan companies; motor vehicle installment sellers and sales finance companies; and other consumer finance providers.</p>				
		<p>Funding Source(s):</p> <table border="0"> <tr> <td>IDG/IDT</td> <td>590,400</td> </tr> <tr> <td>Restricted</td> <td>24,984,500</td> </tr> </table>	IDG/IDT	590,400	Restricted	24,984,500
IDG/IDT	590,400					
Restricted	24,984,500					

Related Boilerplate Section(s): 202, 217, 304, 305

Insurance evaluation – 130.0 FTE positions	26,042,600	<p>Supports regulation and evaluation of the insurance industry, including:</p> <p><u>Office of Insurance Evaluation</u>: Regulates and monitors the financial condition of risk-bearing insurance entities via licensure application processing, on-site financial examinations, ongoing financial monitoring, and supporting insurance companies reporting negative trends on appropriate corrective measures; responsible for licensing, monitoring, and examining captive insurers.</p> <p><u>Office of Insurance Licensing, Investigations, and Audits</u>: Licenses individual and agency insurance producers (insurance agents), solicitors, counselors, adjusters, foreign risk retention groups, premium finance companies, purchasing groups, reinsurance intermediaries, pharmacy benefit managers, and third-party administrators; audits insurance agents and agencies.</p> <p><u>Office of Insurance Rates and Forms</u>: Enforces statutes and regulations pertaining to insurance rates and forms submitted to DIFS by insurance companies and other licensed entities.</p>						
		<p>Funding Source(s):</p> <table border="0"> <tr> <td>IDG/IDT</td> <td>1,100</td> </tr> <tr> <td>Federal</td> <td>700,000</td> </tr> <tr> <td>Restricted</td> <td>25,341,500</td> </tr> </table>	IDG/IDT	1,100	Federal	700,000	Restricted	25,341,500
IDG/IDT	1,100							
Federal	700,000							
Restricted	25,341,500							

Related Boilerplate Section(s): 202, 217, 301, 304, 306

GROSS APPROPRIATION	\$68,188,100	Total of all applicable line item appropriations.
IDG from MDLARA, for debt management	656,200	<p><u>Source</u>: Filing, registration, investigation, and other fees from individuals and entities (e.g., broker-dealers, agents, investment advisers, adviser representatives, and long-term care facilities) regulated in the securities or long-term care industries.</p> <p><u>Use</u>: DIFS' implementation and enforcement of the Debt Management Act of 1975 (fees collected under that act are credited directly to the general fund).</p>
Federal revenues	700,000	<p><u>Source</u>: U.S. Dept. of Health and Human Services.</p> <p><u>Use</u>: Implementation of health insurance reforms pursuant to the federal Patient Protection and Affordable Care Act of 2010.</p>
Bank fees	6,913,100	Supervisory, examination, and other fees collected from state-chartered banks, savings banks, trust-only banks, and BIDCOs.
Captive insurance regulatory and supervision fund	790,200	Statutory filing and examination fees collected from captive insurance companies.

Consumer finance fees	2,857,800	Licensure, examination, and investigation fees and fines collected from individuals and entities (e.g., lenders, creditors, and servicers) licensed in the consumer finance industry.
Credit union fees	8,798,400	Fees and fines collected from state-chartered credit unions.
Deferred presentment service transaction fees	2,371,100	Licensure fees and fines collected from individuals and entities providing deferred presentment service transactions and from licensees' customers.
Insurance bureau fund	25,555,100	Actual costs of examinations and investigations, or a regulatory fee derived from statutory formula, and various statutory fees collected from insurance licensees.
Insurance continuing education fees	1,022,700	Filing and authorization fees collected from providers of insurance producer programs of study.
Insurance licensing and regulation fees	11,613,400	Filing, licensure, and examination fees and fines collected from licensed individuals and entities in the insurance industry.
MBLSLA Fund	6,821,000	Licensure, registration, examination, and investigation fees collected from licensed individuals and entities engaged in brokering, lending, or servicing original or secondary mortgages.
Multiple employer welfare arrangement	89,100	Filing fees and 0.25% annual assessment collected from individuals and entities establishing or maintaining a multiple employer welfare arrangement.
STATE GENERAL FUND/ GENERAL PURPOSE	\$0	Unrestricted state revenue from taxes and other sources.

SECTION 104: INFORMATION TECHNOLOGY

This appropriation unit includes one line item which supports department-wide IT services and projects provided by the Department of Technology, Management, and Budget.

Information technology services and projects	\$2,369,100	Supports various information technology services and projects provided by DTMB.
		Funding Source(s): IDG/IDT 25,200 Restricted 2,343,900

Related Boilerplate Section(s): 202

GROSS APPROPRIATION \$2,369,100 Total of all applicable line item appropriations.

IDG from MDLARA, for debt management	25,200	<p><u>Source:</u> Filing, registration, investigation, and other fees from individuals and entities (e.g., broker-dealers, agents, investment advisers, adviser representatives, and long-term care facilities) regulated in the securities or long-term care industries.</p> <p><u>Use:</u> DIFS' implementation and enforcement of the Debt Management Act of 1975 (fees collected under that act are credited directly to the general fund).</p>
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Bank fees	147,300	Supervisory, examination, and other fees collected from state-chartered banks, savings banks, trust-only banks, and BIDCOs.
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Captive insurance regulatory and supervision fund	13,700	Statutory filing and examination fees collected from captive insurance companies.
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Consumer finance fees	73,300	Licensure, examination, and investigation fees and fines collected from individuals and entities (e.g., lenders, creditors, and servicers) licensed in the consumer finance industry.
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Credit union fees	248,900	Fees and fines collected from state-chartered credit unions.
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Deferred presentment service transaction fees	50,000	Licensure fees and fines collected from individuals and entities providing deferred presentment service transactions and from licensees' customers.
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Insurance bureau fund	466,400	Actual costs of examinations and investigations, or a regulatory fee derived from statutory formula, and various statutory fees collected from insurance licensees.
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Insurance continuing education fees	9,000	Filing and authorization fees collected from providers of insurance producer programs of study.
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Insurance licensing and regulation fees	1,143,400	Filing, licensure, and examination fees and fines collected from licensed individuals and entities in the insurance industry.
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MBLSLA Fund	191,900	Licensure, registration, examination, and investigation fees collected from licensed individuals and entities engaged in brokering, lending, or servicing original or secondary mortgages.
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STATE GENERAL FUND/ GENERAL PURPOSE \$0 Unrestricted state revenue from taxes and other sources.

SECTION 105: ONE-TIME APPROPRIATIONS

This appropriation unit contains FY 2024-25 appropriations that are intended by the legislature to be one-time allocations and may or may not be reauthorized in future fiscal years.

Automobile insurance study	\$250,000	Provides funding for a study to analyze the impact of the 2019 auto no-fault insurance reforms on costs, access to care and providers, and other metrics.
		Funding Source(s): Restricted 250,000
		<i>Related Boilerplate Section(s): 202, 401</i>
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Insurance complaints and health care appeals outreach campaign	250,000	Supports an outreach campaign to raise public awareness of the services and information DIFS provides, how to file complaints, and patient rights to appeal health insurance denials.
		Funding Source(s): Restricted 250,000
		<i>Related Boilerplate Section(s): 202, 402</i>
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GROSS APPROPRIATION	\$500,000	Total of all applicable line item appropriations.
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Insurance licensing and regulation fees	500,000	Filing, licensure, and examination fees and fines collected from licensed individuals and entities in the insurance industry.
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STATE GENERAL FUND/ GENERAL PURPOSE	\$0	Unrestricted state revenue from taxes and other sources.
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BOILERPLATE SECTION INFORMATION

GENERAL SECTIONS

Sec. 201. State Spending and Payments to Local Units of Government

Provides total state spending from state sources and payments to be made to local units of government.

Sec. 202. Applicability of Management and Budget Act

Subjects appropriations to Management and Budget Act, 1984 PA 431.

Sec. 203. Terms and Acronyms

Defines various terms and acronyms contained in the article.

Sec. 204. Internet Reporting Requirements

Requires DIFS to use the internet to fulfill reporting requirements, including transmission of reports via e-mail.

Sec. 205. Purchase of Foreign Goods

Prohibits purchase of foreign goods or services if competitively priced and comparable quality American goods or services are available; gives preference to goods and services from Michigan businesses and Michigan businesses owned and operated by veterans.

Sec. 206. Communication with the Legislature – UNENFORCEABLE

Prohibits DIFS from taking disciplinary action against employees for communicating with legislators or their staff, unless the communication is prohibited by law. *(Governor's signing letter states this section is unenforceable.)*

Sec. 207. Out-of-State Travel Report

Requires DIFS to report on out-of-state travel expenses in the prior fiscal year that were paid for, in whole or in part, with state appropriations.

Sec. 208. Hiring of External Legal Counsel

Prohibits using appropriations to hire a person to provide legal services that are the responsibility of the attorney general; prohibition does not apply to legal services for bonding activities or services authorized by attorney general.

Sec. 209. General Fund Lapse Report

Requires SBO to report on estimated general fund lapses by major program or program areas at close of prior fiscal year.

Sec. 210. Contingency Authorization

Appropriates up to \$200,000 in federal and \$1.0 million in state restricted contingency authorization; authorizes expenditure after legislative transfer to specific line items.

Sec. 211. Transparency Website

Requires DIFS, in cooperation with DTMB, to maintain a searchable website accessible by public at no cost that includes information on expenditures, vendor payments, number of active employees, job specifications, and wage rates.

Sec. 212. Restricted Funds Report

Requires DIFS to work with SBO to report on estimated restricted fund revenues, expenditures, and balances for the prior two fiscal years.

Sec. 213. Geographically Disadvantaged Business Enterprises

Requires DIFS director to make an effort to contract with geographically disadvantaged businesses enterprises.

Sec. 214. FTE Report

Requires DIFS to submit quarterly reports containing FTE volumes and a comparison of actual and authorized FTE position counts.

Sec. 215. Work Project Usage – UNENFORCEABLE

Stipulates that appropriations are not to be expended, if possible, until all existing work project authorization for the same purpose is exhausted. *(Governor's signing letter states this section is unenforceable.)*

Sec. 216. Retention of Reports

Requires DIFS to receive and retain copies of all reports funded by the department's budget, while complying with federal and state guidelines for records retention.

BOILERPLATE SECTION INFORMATION

Sec. 217. Report on Policy Changes for Public Act Implementation

Requires DIFS to report on policy changes made to implement public acts that took effect during the prior calendar year.

Sec. 219. Access to Government Services

Prohibits funding from being used to restrict or impede a marginalized community's access to government resources, programs, or facilities; requires local governments to report any action or policy that attempts to restrict or interfere with a local health officer's duties.

Sec. 220. Increased Payment Options

Authorizes DIFS to receive payment for licenses, permits, and fees via credit card or other electronic payment means.

Sec. 221. Insurance Bureau Fund Use

Authorizes Insurance Bureau Fund appropriations for use to support legislative participation in insurance activities coordinated by insurance and legislative associations, in accordance with Insurance Code of 1956.

Sec. 222. State Fiscal Recovery Fund (SFRF)

Requires state budget director to ensure all SFRF revenue is expended by December 31, 2026; authorizes state budget director to reallocate appropriated funds for the purpose of fully expending funds; requires all guidance, implementation, and reporting provisions of federal law to be followed; requires state budget director to notify appropriations committees of reallocations made; authorizes state budget director and state departments to make accounting transactions necessary to implement reallocation.

INSURANCE AND FINANCIAL SERVICES REGULATION

Sec. 301. Health Insurance Rate Change Report

Requires DIFS to electronically transmit the annual health insurance rate change report prepared pursuant to 45 CFR 154.301(b), including the total number of objections issued for insurance filings.

Sec. 302. Conservatorship and Insurance Liquidation Funds

Requires funds collected by DIFS in connection with a conservatorship pursuant to section 32 of 1987 PA 173 and from corporations being liquidated pursuant to 1956 PA 218 to be appropriated for expenses necessary to provide required services and to not lapse to General Fund; limits appropriations to \$1.0 million.

Sec. 303. Fees for Customized Listings

Permits DIFS to provide customized lists of non-confidential information to interested parties and to charge reasonable fees; states that funds lapse to appropriate restricted fund accounts and limits amount appropriated to \$1.0 million.

Sec. 304. Annual Reports Transmission

Requires DIFS to electronically transmit the annual report required under the Insurance Code of 1956 and the Banking Code of 1999.

Sec. 305. Financial Institutions Marijuana Evaluation Guidance

Requires DIFS to update examination manuals and letters of guidance to reflect how institutions will be evaluated that provide financial services to businesses involved in the marijuana industry.

Sec. 306. Automobile Insurance Rate Filings Report

Requires DIFS to report on filings received from auto insurers in the previous calendar year, including the number of auto insurance rate filings received, the average number of days to process filings, and the number of objections issued.

Sec. 307. Customer Service Outreach and Education

Requires DIFS to expend \$600,000 to add up to 3.0 FTEs to provide customer service outreach or education relating to financial services and insurance, with at least 1.0 FTE trained and experienced to assist catastrophic accident survivors.

Sec. 308. Outreach and Education Plan

Requires DIFS to create a plan to increase outreach, education, and support services, with consideration of demographics and areas with greatest need; allows DIFS to partner with other state agencies to meet requirements.

BOILERPLATE SECTION INFORMATION

ONE-TIME APPROPRIATIONS

Sec. 401. Automobile Insurance Reform Study

Requires DIFS to study and report on the effects of the 2019 automobile insurance reform; allows DIFS to consult or contract with policy research entities; recommends that the study consider impacts on costs, participants, demographics, and access to care and providers, as well as the total impact on insured accident victims and access to long-term care providers.

Sec. 402. Outreach Campaign and Report

Requires DIFS to provide an outreach campaign informing residents of DIFS services and information, including filing complaints and appealing health insurance denials; allows campaign to include paid advertising, media outreach, and targeted outreach to stakeholders; requires DIFS to report on outreach campaign expenditures.



Mary Ann Cleary, Director
 Kevin Koorstra, Deputy Director
 517.373.8080

AREAS OF RESPONSIBILITY

Agriculture and Rural Development	William E. Hamilton
Attorney General	Michael Clossen
Auditor General	Michael Clossen
Bill Analysis	Rick Yuille Edith Best; Holly Kuhn; Josh Roesner; Alex Stegbauer
Capital Outlay	Perry Zielak
Civil Rights	Michael Clossen
Community Colleges	Perry Zielak
Corrections	Robin R. Risko
Economic and Revenue Forecasting	Benjamin Gielczyk
Education (Department)	Noel Benson
Environment, Great Lakes, and Energy	Austin Scott
Executive Office	Michael Clossen
Fiscal Oversight, Audit, and Litigation	Mary Ann Cleary
Health and Human Services:	
Child Welfare, Public Health	Sydney Brown
Child Support, Community Services, Local Office Operations, Public Assistance	Cassidy Uchman
Behavioral Health, Medicaid	Kevin Koorstra
Aging, Medicaid	Kent Dell
Higher Education	Perry Zielak
Insurance and Financial Services	Marcus Coffin; Una Jakupovic
Judiciary	Robin R. Risko
Labor and Economic Opportunity	Marcus Coffin
Legislature	Michael Clossen
Licensing and Regulatory Affairs	Marcus Coffin; Una Jakupovic
Lifelong Education, Advancement, and Potential	Perry Zielak; Noel Benson
Local Finance	Benjamin Gielczyk
Lottery	Michael Clossen
Michigan Strategic Fund	Marcus Coffin
Military and Veterans Affairs	Michael Clossen; Aaron Meek
Natural Resources	Austin Scott
Natural Resources Trust Fund	Austin Scott
Retirement	Benjamin Gielczyk
Revenue Forecasting	Benjamin Gielczyk
Revenue Sharing	Benjamin Gielczyk
School Aid	Noel Benson; Jacqueline Mullen
State (Department)	Michael Clossen
State Police	Michael Clossen; Aaron Meek
Supplemental Coordinator	Robin R. Risko
Tax Analysis	Benjamin Gielczyk
Technology, Management, and Budget	Michael Clossen
Transfer Coordinators	Mary Ann Cleary; Robin R. Risko
Transportation	William E. Hamilton
Treasury	Michael Clossen
Unemployment Insurance	Marcus Coffin



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