

**PUBLIC HEALTH CODE (EXCERPT)**  
**Act 368 of 1978**

**333.5659 Life insurer, health insurer, or health care payment or benefits plan; prohibited acts.**

Sec. 5659.

A life insurer, a health insurer, or a health care payment or benefits plan shall not do 1 or more of the following because a patient with reduced life expectancy due to advanced illness, the patient's patient surrogate, or the patient advocate has made a decision to refuse or discontinue a medical treatment as a result of information received as required under this part:

- (a) Refuse to provide or continue coverage or benefits to the patient within the scope and level of coverage or benefits of an existing policy, certificate, or contract.
- (b) Limit the amount of coverage or benefits available to the patient within the scope and level of coverage or benefits of an existing policy, certificate, or contract.
- (c) Charge the patient a different rate for coverage or benefits under an existing policy, certificate, or contract.
- (d) Consider the terms of an existing policy, certificate, or contract to have been breached or modified.
- (e) Invoke a suicide or intentional death exemption or exclusion in a policy, certificate, or contract covering the patient.

**History:** Add. 1996, Act 594, Eff. Mar. 31, 1997 ;-- Am. 2001, Act 237, Eff. Jan. 8, 2002

**Popular Name:** Act 368