



# Trans Health Project

*Working for Transgender Equal Rights*

## Michigan Health Insurance Guidance

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Michigan has explicit insurance guidance on transgender-related health care.

### **Bulletins and Announcements:**

**Bulletin:** [2023 Form and Rate Filing Requirements for Medical Plans](#)

**Issued by:** Director Fox

**Issued on:** March 22, 2022

#### **Summary:**

"DIFS will review policy and certificate forms for compliance with all provisions of federal and state antidiscrimination law, including but not limited to section 1557 of the Affordable Care Act, 42 USC 18116. Issuers are encouraged to review in its entirety the Final Rule on Nondiscrimination in Health Programs and Activities, which is set forth at 45 CFR Part 92 (Final Rule). The Final Rule prohibits discrimination on the basis of race, color, national origin, sex, age, disability, gender identity, and sexual orientation."

**Bulletin:** [Bulletin 2016-10-INS, 2017 Form and Rate Filing Requirements for Medical Plans \(2016\)](#)

**Issued by:** Michigan Department of Insurance and Financial Services

**Issued on:** March 14, 2016

### **Notes:**

Additionally, [Bulletin 2017-05-INS](#), 2018 Form and Rate Filing Requirements for Medical Plans (2017) notes, "DIFS will review policy and certificate forms for compliance with all provisions of federal and state anti-discrimination law, including but not limited to Section 1557 of the Affordable Care Act, 42 USC 18116."

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