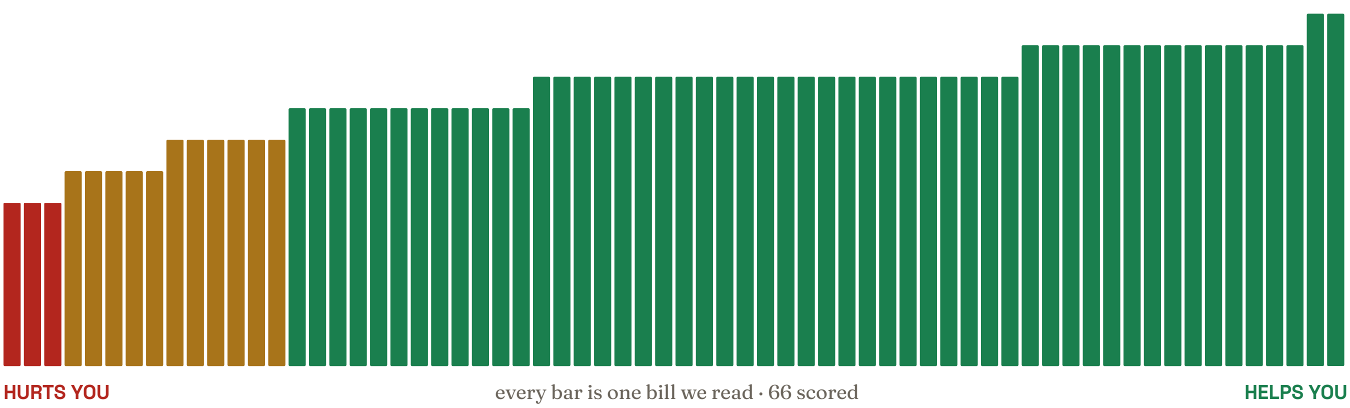
OBILLERATE · WATCHDOG

Michigan Bill Book 2026

The Michigan bills that matter most, each scored 1–10 on one question: does it help everyday people, or the interests behind it?



Our take on the left. The bill on the right. Room for your notes.

20 bills in this edition, drawn from 66 we scored · data as of 2026-09-11

Every spread is one bill, twice.

On the **left** is our take: the Billometer score, what the bill means for you, and the factor-by-factor reasoning behind that score. On the **right** is the bill on the record: its official title, its status, where to read the real text, and space for your own notes.

THE BILLOMETER

One number, 1 to 10, answering a single question: does this help everyday people or hurt them? 1–4 hurts, 5–6 is mixed, 7–10 helps. It is our editorial judgement — which is exactly why every page shows the reasoning behind it. If you disagree with a score, you can see precisely where you disagree.

HOW THESE BILLS WERE CHOSEN

Ranked, not cherry-picked. This edition prints the 10 lowest-scoring and 10 highest-scoring of the 66 Michigan bills we have fully analysed. A bill only qualifies if it passed our verification step, has a recorded official status, and has its reasoning attached. Thin entries are left out rather than padded. Note that only 143 bills in the entire country score 3 or below, so in most places the bottom of the list is not evil — it is merely mixed, and we label it that way.

THESE ARE PROPOSALS, NOT LAW

Unless a status line says otherwise. Bills move constantly; every page shows the status we recorded on 2026-09-11 and links to the live version.

CONTENTS

10 worst, 10 best

THE WORST — LOWEST SCORING

THE BEST — HIGHEST SCORING

OBILLERATE'S TAKE · WORST 1 OF 10

The Beverage Distributors Bill

Michigan wants to give beverage distributors a new tax break

MI HB4825 · Money & Damages

4 /10

OBLITERATE

Hurts everyday people

1 · hurts you | helps you · 10

WHAT THIS MEANS FOR YOU

Michigan has a famous 10-cent bottle deposit law to encourage recycling. Right now, the companies that supply the drinks have to handle the empty bottles as part of their business. This bill would give those distributors a new tax credit of half a cent per container to help cover their costs. If their tax break is bigger than the taxes they owe, the state will cut them a check for the difference. It is basically using public...

WHY IT SCORES 4/10 — THE RECEIPTS

Accountability (neutral) — Neutral.
The bill does not change legal accountability or liability for companies.

Rights & Protections (neutral) — Neutral.
The bill does not impact consumer rights or protections.

Who Bears the Cost (hurts) — Shifts costs to taxpayers.
By giving a refundable tax credit, the state loses tax revenue to subsidize the operating...

Process Transparency (neutral) — Neutral.
Companies must attach a required report to their tax returns to claim the credit.

FOLLOW THE MONEY

Pushing for it: Beverage distributors
Bearing the cost: Michigan state budget

WHO'S BEHIND IT

Bipartisan sponsorship (9R / 5D)

HOW THEY VOTED

House · 2025-10-23 — passed
Yes 10R/6D · No 0R/0D

THE BILL ITSELF

Corporate income tax: credits; distributor credit for returnable containers; provide for. Amends 1967 PA 281 (MCL 206.1 - 206.847) by adding secs. 279 & 679. TIE BAR WITH: HB 4823'25

MI HB4825 Introduced · recorded 2025-08-27

WHAT IT DOES

This bill would give beverage companies a half-cent tax break for every returnable bottle or can they sell.

WHO IT'S WRITTEN FOR

Beverage distributors

READ IT YOURSELF

Official text (MI HB4825) — https://legislature.mi.gov/Bills/Bill?ObjectName=2025-HB-4825

LegiScan — HB4825 — https://legiscan.com/MI/bill/HB4825/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-hb4825-042807

YOUR NOTES

OBILLERATE'S TAKE · WORST 2 OF 10

The Pocket Half Bill

Employers could pocket half of new workers' state income taxes

MI HB5293 · Work & Wages

4 /10

OBLITERATE

Hurts everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

Instead of sending your withheld income taxes to the state to pay for roads and schools, this bill lets your boss keep half of it as a reward for hiring. While it does require these new jobs to pay well above the local average, it is essentially a $50 million yearly subsidy for businesses paid directly out of the taxes withheld from workers. Half of the money is set aside specifically for massive corporations with over 1,000...

WHY IT SCORES 4/10 — THE RECEIPTS

Who Bears the Cost (hurts) — Diverts employee tax withholding to employers..
The bill allows employers to keep up to $50 million a year in state income taxes that are...

Funding Tilt (hurts) — Subsidizes businesses, but with strict wage rules..
While it gives millions to large corporations, it does require the new jobs to pay 150...

FOLLOW THE MONEY

Pushing for it: Employers
Bearing the cost: State public funds

WHO'S BEHIND IT

Republican-sponsored (2R / 0D)

THE BILL ITSELF

Individual income tax: credit; payroll withholding credit; provide for. Amends 1967 PA 281 (MCL 206.1 - 206.847) by adding sec. 714. TIE BAR WITH: HB 5292'25

MI HB5293 Introduced · recorded 2025-11-13

WHAT IT DOES

This bill allows businesses to keep half of the state income taxes they withhold from new employees, diverting up to $50 million a year from public funds to employers.

WHO IT'S WRITTEN FOR

Big Business

READ IT YOURSELF

Official text (MI HB5293) — https://legislature.mi.gov/Bills/Bill?ObjectName=2025-HB-5293

LegiScan — HB5293 — https://legiscan.com/MI/bill/HB5293/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-hb5293-052415

YOUR NOTES

OBILLERATE'S TAKE · WORST 3 OF 10

The Data Centers Bill

Big tech gets decades of tax breaks for data centers

MI HB5787 · Money & Damages

4 /10 **OBLITERATE**
Hurts everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

Data centers are massive warehouses of computer servers that use a ton of electricity and water. This bill offers tech giants a sweet deal: skip paying state sales taxes on their equipment for the next 25 to 40 years. In exchange, the companies have to hit job creation goals, build green facilities, and buy clean energy. While the environmental and labor rules are good protections, ordinary taxpayers are still left footing...

WHY IT SCORES 4/10 — THE RECEIPTS

Accountability (helps) — The state can revoke the tax break if companies fail to meet the job, green energy, or labor requirements..
The Michigan strategic fund shall revoke a certificate... if it determines a facility no...

Rights & Protections (neutral) — Does not directly impact consumer legal rights..
The bill focuses on corporate tax exemptions and compliance metrics.

Who Bears the Cost (hurts) — Shifts the tax burden away from highly profitable tech companies onto everyday taxpayers for decades..
The sale of data center equipment... is exempt from the tax imposed by this act through...

Process Transparency (helps) — Requires the state to track and report how many jobs are actually created by these tax breaks..
The Michigan strategic fund shall submit a report no later than April 1, 2026 related to...

FOLLOW THE MONEY

Pushing for it: Tech companies building data centers
Bearing the cost: Michigan taxpayers

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Sales tax: exemptions; compliance with enterprise data center construction labor act; require. Amends sec. 4ee of 1933 PA 167 (MCL 205.54ee). TIE BAR WITH: HB 5785'26, HB 5786'26

MI HB5787 Introduced · recorded 2026-04-14

WHAT IT DOES

This bill would excuse tech companies from paying sales taxes on data center equipment until 2050, as long as they create jobs and use clean energy.

WHO IT'S WRITTEN FOR

Big Business

READ IT YOURSELF

Official text (MI HB5787) — https://legislature.mi.gov/Bills/Bill?ObjectName=2026-HB-5787

LegiScan — HB5787 — https://legiscan.com/MI/bill/HB5787/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-hb5787-142958

YOUR NOTES

OBILLERATE'S TAKE · WORST 4 OF 10

The Nuclear Power Bill

Michigan proposes tax breaks for small nuclear power plants

MI HB4128 · Money & Damages

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

This bill is currently moving through the state legislature. It wants to encourage more nuclear energy by letting power companies pay less in taxes. Supporters say we need this to create reliable power for the future. But others might argue it is just a handout to big utility companies, which leaves the state with less tax money to spend on regular people.

WHY IT SCORES 5/10 — THE RECEIPTS

Who Bears the Cost (hurts) — Shifts tax burden.

The state loses corporate tax revenue to pay for these energy subsidies.

Funding Tilt (hurts) — Corporate subsidy.

The financial benefits go directly to large utility and energy companies.

FOLLOW THE MONEY

Pushing for it: Nuclear energy companies

Bearing the cost: Michigan state tax revenue

WHO'S BEHIND IT

Bipartisan sponsorship (11R / 3D)

HOW THEY VOTED

House · 2025-10-28 — passed

Yes 52R/26D · No 5R/21D

THE BILL ITSELF

Corporate income tax: credits; credit for advanced small modular reactor generated power; provide for. Amends 1967 PA 281 (MCL 206.1 - 206.847) by adding sec. 678. TIE BAR WITH: HB 4127'25, HB 4129'25, HB 4125'25, HB 4126'25, HB 4124'25

MI HB4128 Engrossed · recorded 2025-10-28

WHAT IT DOES

This bill would give a tax break to energy companies that build or upgrade small nuclear power plants in Michigan.

WHO IT'S WRITTEN FOR

Nuclear energy companies

READ IT YOURSELF

Official text (MI HB4128) — https://legislature.mi.gov/Bills/Bill?ObjectName=2025-HB-4128

LegiScan — HB4128 — https://legiscan.com/MI/bill/HB4128/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-hb4128-982810

YOUR NOTES

OBILLERATE'S TAKE · WORST 5 OF 10

The Property Credit Bill

Michigan updates old wording in property tax credit rules

MI HB5236 · Housing & Property

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

Sometimes lawmakers just need to clean up old rulebooks. This bill takes out a leftover date from 1990 and changes clunky words to simpler ones. It will not change who gets a property tax credit or how much they get. It is just a basic housekeeping chore for the state.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (neutral) — No changes to accountability..
The bill only updates grammar and does not change how the state handles claims.

Rights & Protections (neutral) — No changes to rights..
The rules for who qualifies for a homestead tax credit stay exactly the same.

Who Bears the Cost (neutral) — No cost shift..
Tax rates and credit amounts are not changed by this bill.

Process Transparency (neutral) — No changes to transparency..
It just removes an old date from 1990 to clean up the text.

WHO'S BEHIND IT

Republican-sponsored (3R / 0D)

HOW THEY VOTED

House · 2026-05-20 — passed

Yes 7R/2D · No 0R/0D

THE BILL ITSELF

Individual income tax: property tax credit; definition of homestead; modify. Amends sec. 508 of 1967 PA 281 (MCL 206.508).

MI HB5236 Introduced · recorded 2025-11-06

WHAT IT DOES

This bill just fixes grammar and removes old dates in the state rules for property tax credits, so it does not change how much money you pay or save.

WHO IT'S WRITTEN FOR

Nobody / Symbolic

READ IT YOURSELF

Official text (MI HB5236) — https://legislature.mi.gov/Bills/Bill?ObjectName=2025-HB-5236

LegiScan — HB5236 — https://legiscan.com/MI/bill/HB5236/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-hb5236-051811

YOUR NOTES

OBILLERATE'S TAKE · WORST 6 OF 10

The Brownfield Redevelopment Bill

Michigan proposes updates to its brownfield redevelopment tax program

MI HB5395 · Housing & Property

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you | helps you · 10

WHAT THIS MEANS FOR YOU

Brownfield programs are a mixed bag. They help clean up dangerous, blighted areas that desperately need it, but they do so by letting developers keep tax money that would otherwise fund local schools and services. Because the available text only shows the definitions section, we cannot see exactly how the tax credits are being changed. Until the full details are clear, it is hard to say if this bill gives too much away to...

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (neutral) — Neutral.
The provided text does not contain changes to oversight or accountability.

Rights & Protections (neutral) — Neutral.
The bill does not directly affect consumer rights or protections.

Who Bears the Cost (neutral) — Unclear effect.
While brownfield programs use tax capture, the text does not show if this bill increases...

Process Transparency (neutral) — Neutral.
No changes to public reporting or transparency are visible in the excerpt.

FOLLOW THE MONEY

Pushing for it: Real estate developers

Bearing the cost: Local tax revenues

WHO'S BEHIND IT

Democrat-sponsored (0R / 3D)

THE BILL ITSELF

Economic development: brownfield redevelopment authority; brownfield tax increment financing credits; modify. Amends secs. 2, 12, 13 & 13b of 1996 PA 381 (MCL 125.2652 et seq.).

MI HB5395 Introduced · recorded 2025-12-17

WHAT IT DOES

This bill would update the rules for a state program that gives tax breaks to developers who clean up and rebuild on polluted or abandoned properties.

WHO IT'S WRITTEN FOR

Real Estate Developers

READ IT YOURSELF

Official text (MI HB5395) — https://legislature.mi.gov/Bills/Bill?ObjectName=2025-HB-5395

LegiScan — HB5395 — https://legiscan.com/MI/bill/HB5395/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-hb5395-059563

YOUR NOTES

OBILLERATE'S TAKE · WORST 7 OF 10

The Community Development Bill

Coordinates state housing rules for community development tax credits

MI HB5809 · Housing & Property

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

This looks like a routine paperwork bill. It updates the powers of the state housing authority and connects them with the Michigan Strategic Fund to manage tax credits for community development. Because the actual new rules are missing from the provided text, it is hard to say exactly how it will work, but it does not appear to take away any rights or add new costs for regular people.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (neutral) — Administrative update..

The bill does not change how anyone is held accountable in court.

Rights & Protections (neutral) — No rights changed..

The text does not add or remove any consumer protections.

Who Bears the Cost (neutral) — No obvious cost shift..

There are no new fees or costs placed on regular people.

Process Transparency (neutral) — Standard agency coordination..

It connects two state agencies to handle a tax credit program.

WHO'S BEHIND IT

Republican-sponsored (2R / 0D)

THE BILL ITSELF

Housing: housing development authority; eligibility for credits under the community development tax credit program; coordinate with Michigan strategic fund. Amends sec. 22 of 1966 PA 346 (MCL 125.1422) & adds sec. 22e. TIE BAR WITH: HB 5798'26, HB 5799'26

MI HB5809 Introduced · recorded 2026-04-16

WHAT IT DOES

This bill updates the rules for how the state housing authority works with other agencies to handle community development tax credits.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MI HB5809) — https://legislature.mi.gov/Bills/Bill?ObjectName=2026-HB-5809

LegiScan — HB5809 — https://legiscan.com/MI/bill/HB5809/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-hb5809-143686

YOUR NOTES

OBILLERATE'S TAKE · WORST 8 OF 10

The Tech Company Bill

Michigan adds green rules to tech company tax breaks

MI HB5791 · Money & Damages

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

Data centers are giant warehouses full of computers that run the internet. They use a massive amount of electricity and water. This bill is part of an ongoing plan to give big tech companies huge tax breaks to build in Michigan. Giving away tax money usually hurts regular people because the state has less money for schools and roads. However, this specific bill adds a good rule: it forces these giant companies to take direct...

WHY IT SCORES 5/10 — THE RECEIPTS

Who Bears the Cost (hurts) — Corporate tax breaks.

Giving tax exemptions to large data centers means the state collects less money for...

Accountability (helps) — Environmental rules.

The bill forces companies to prove they are using clean energy and reducing pollution to...

Funding Tilt (hurts) — Favors big tech.

The tax exemptions are specifically designed for massive enterprise data centers, a...

FOLLOW THE MONEY

Pushing for it: Data center owners

Bearing the cost: Michigan taxpayers

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Use tax: other; requirements for enterprise data centers; modify. Amends sec. 4cc of 1937 PA 94 (MCL 205.94cc).

MI HB5791 Introduced · recorded 2026-04-14

WHAT IT DOES

This bill makes large data centers prove they are reducing their environmental impact before they can get a massive state tax break.

WHO IT'S WRITTEN FOR

Big Business

READ IT YOURSELF

Official text (MI HB5791) — https://legislature.mi.gov/Bills/Bill?ObjectName=2026-HB-5791

LegiScan — HB5791 — https://legiscan.com/MI/bill/HB5791/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-hb5791-143000

YOUR NOTES

OBILLERATE’S TAKE · WORST 9 OF 10

The Young Workers Bill

Michigan businesses could get tax breaks for training young workers

MI HB5649 · Work & Wages

6/10 **TOLERATE**

Mixed — some good, some bad

1 · hurts you helps you · 10

WHAT THIS MEANS FOR YOU

This bill would give businesses a tax break for training people in certain jobs. This could help more young people and apprentices get the skills they need for good careers. It would also help businesses find skilled workers. However, giving tax money back to businesses means the state has less money for other things, like schools or roads. This bill is new, so people can still tell their lawmakers what they think about it.

WHY IT SCORES 6/10 — THE RECEIPTS

Accountability (helps) — Requires annual report on program effectiveness and fiscal impact..
The department of labor and economic opportunity shall prepare a report containing...

Rights & Protections (neutral) — No direct impact on individual rights or protections..
The bill focuses on corporate tax credits for training programs and does not directly...

Who Bears the Cost (hurts) — State budget bears the cost of tax credits, potentially reducing funds for other public services..
A qualified taxpayer may claim a credit against the tax imposed by this part. If the...

Process Transparency (neutral) — No specific transparency issues or improvements mentioned..
The bill does not include provisions that would significantly change process transparency...

FOLLOW THE MONEY

Pushing for it: Michigan businesses that train apprentices and students
Bearing the cost: Michigan state budget/taxpayers

WHO’S BEHIND IT

Republican-sponsored (19R / 0D)

THE BILL ITSELF

Corporate income tax: credits; employer credit for certain apprenticeship and career and technical education programs: provide for. Amends 1967 PA 281 (MCL 206.1 - 206.847) by adding secs. 279 & 672.

MI HB5649 Introduced · recorded 2026-03-03

WHAT IT DOES

This bill would give companies tax money back for training young people and apprentices, which could help more people get good jobs.

WHO IT'S WRITTEN FOR

Big Business

READ IT YOURSELF

Official text (MI HB5649) — https://legislature.mi.gov/Bills/Bill?ObjectName=2026-HB-5649

LegiScan — HB5649 — https://legiscan.com/MI/bill/HB5649/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-hb5649-128552

YOUR NOTES

OBILLERATE'S TAKE · WORST 10 OF 10

The Extra Fees Bill

Dentists must get full payment, no extra fees

MI HB4860 · Healthcare & Insurance

6 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

The bill would protect patients by keeping dentist fees low, but it could push insurance costs up as insurers absorb the full payment without fees.

WHY IT SCORES 6/10 — THE RECEIPTS

- **Accountability** (helps) — Increases insurer responsibility for paying dentists fully..
  Adds clear payment requirement.
- **Rights & Protections** (helps) — Protects dentists' right to full payment, helping patients keep costs down..
  No extra fees allowed.
- **Who Bears the Cost** (hurts) — Shifts payment cost to insurers, which may raise premiums..
  Insurers must cover full amounts.
- **Process Transparency** (neutral) — No new transparency measures added..
  Standard reporting.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

HOW THEY VOTED

House · 2025-11-06 — passed

Yes 55R/44D · No 1R/0D

THE BILL ITSELF

Insurance: health insurers; methods of payments and reimbursements for dental benefits; provide for. Amends 1956 PA 218 (MCL 500.100 - 500.8302) by adding sec. 3406ss.

MI HB4860 Engrossed · recorded 2025-11-06

WHAT IT DOES

Health plans must pay dentists the full amount for dental work without charging any extra fees.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MI HB4860) — https://legislature.mi.gov/Bills/Bill?ObjectName=2025-HB-4860

LegiScan — HB4860 — https://legiscan.com/MI/bill/HB4860/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-hb4860-043584

YOUR NOTES

OBILLERATE'S TAKE · BEST 1 OF 10

The Health Care Bill

Michigan moves to lock in federal health care protections

MI SB0135 · Healthcare & Insurance

10/10 **LIBERATE**

Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

This is a major win for regular people. Right now, many of our health insurance rules rely on federal law. If that federal law ever goes away, insurance companies could go back to capping your benefits or charging you for basic checkups. This bill writes those protections directly into state law. It means you will not face lifetime dollar limits on your care, your kids can stay on your plan longer, and mental health care must...

WHY IT SCORES 10/10 — THE RECEIPTS

Rights & Protections (helps) — Locks in patient rights.
The bill guarantees coverage for essential health benefits and bans lifetime dollar...

Who Bears the Cost (helps) — Lowers patient costs.
It bans insurance companies from charging copays for preventive care like vaccines and...

Accountability (helps) — Strict rules for insurers.
Insurers must treat mental health care exactly the same as physical health care when...

FOLLOW THE MONEY

Pushing for it: Patients saving on out-of-pocket costs
Bearing the cost: Insurance companies paying for more care

HOW THEY VOTED

Senate · 2025-04-17 — passed
Yes 17R/19D · No 0R/0D

THE BILL ITSELF

Insurance: health insurers; compliance with affordable care act coverage; modify. Amends secs. 3403, 3406z, 3406bb & 3406ii of 1956 PA 218 (MCL 500.3403 et seq.).

MI SB0135 Engrossed · recorded 2025-04-17

WHAT IT DOES

This bill forces health insurance companies to cover essential care, let kids stay on their parents' plans until age 26, and stop putting dollar limits on your health benefits.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

LegiScan — SB0135 — https://legiscan.com/MI/bill/SB0135/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-sb0135-004278

YOUR NOTES

OBILLERATE'S TAKE · BEST 2 OF 10

The Insulin & Supplies Bill

Michigan bill would ban insurance copays for insulin and supplies

MI SB1033 · Healthcare & Insurance

10 /10

LIBERATE

Helps everyday people

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

This is a massive win for people with diabetes. By banning all out-of-pocket costs for insulin and essential supplies like test strips and syringes, this bill stops insurance companies from nickel-and-diming patients for life-saving medicine. If you or a loved one rely on insulin, this is exactly the kind of protection you want your state to pass.

WHY IT SCORES 10/10 — THE RECEIPTS

Rights & Protections (helps) — Expands consumer protections.

Eliminates all out-of-pocket costs for insulin and essential diabetes supplies.

Who Bears the Cost (helps) — Shifts cost away from patients.

Forces insurance companies to cover the full cost of insulin and supplies instead of...

WHO'S BEHIND IT

Democrat-sponsored (0R / 2D)

THE BILL ITSELF

Insurance: health insurers; cost-sharing for insulin coverage; eliminate. Amends 1956 PA 218 (MCL 500.100 - 500.8302) by adding sec. 3406qq.

MI SB1033 Introduced · recorded 2026-06-10

WHAT IT DOES

This bill would force health insurance companies to cover insulin and diabetes supplies without charging you any copays or deductibles.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MI SB1033) — https://legislature.mi.gov/Bills/Bill?ObjectName=2026-SB-1033

LegiScan — SB1033 — https://legiscan.com/MI/bill/SB1033/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-sb1033-153479

YOUR NOTES

OBILLERATE'S TAKE · BEST 3 OF 10

The Property Taxes Bill

Michigan wants sellers to show real property taxes

MI HB4110 · Housing & Property

9 /10 **LIBERATE**

Helps everyday people

1 · hurts you … helps you · 10

WHAT THIS MEANS FOR YOU

When you buy a house, the property taxes can go up a lot because the home's value is reassessed. This can be a big surprise for new homeowners. This bill would make sure sellers tell you what the yearly property taxes would really be based on the home's current value, not just what they paid. This helps you budget better and avoid unexpected costs after you move in. Some might say it adds a small extra step for sellers, but...

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — Sellers must provide clearer tax info.

The bill would make sellers accountable for showing property taxes based on the current...

Rights & Protections (helps) — Buyers get better financial protection.

Buyers would be protected from unexpected, higher property tax bills by knowing the true...

Who Bears the Cost (helps) — Prevents surprise tax burdens on buyers.

While sellers might have a minor extra step, the bill prevents buyers from bearing the...

Process Transparency (helps) — More open information in home sales.

The bill would add crucial financial information to the seller's disclosure form, making...

FOLLOW THE MONEY

Pushing for it: Homebuyers

Bearing the cost: Sellers (minor administrative burden)

WHO'S BEHIND IT

Democrat-sponsored (0R / 6D)

THE BILL ITSELF

Property: land sales; seller disclosure statement; require to reflect yearly property taxes based on current assessed value of property. Amends sec. 7 of 1993 PA 92 (MCL 565.957).

MI HB4110 Introduced · recorded 2025-02-25

WHAT IT DOES

This bill would make sellers tell you the true yearly property taxes on a house before you buy it, so you know the real cost.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MI HB4110) — https://legislature.mi.gov/Bills/Bill?ObjectName=2025-HB-4110

LegiScan — HB4110 — https://legiscan.com/MI/bill/HB4110/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-hb4110-983411

YOUR NOTES

OBILLERATE'S TAKE · BEST 4 OF 10

The Mental Health Bill

Michigan bill speeds up mental health doctor approvals

MI HB4095 · Healthcare & Insurance

9 /10

LIBERATE
Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

This bill is important because it would help people get mental health and addiction care more quickly. Right now, it can take a long time for insurance companies to add new doctors to their plans, which means patients wait longer for appointments. This bill would make insurers decide within 60 days and even pay doctors if they take too long, as long as the doctor is qualified. Some might say that insurers need more time to...

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — Insurers must meet strict deadlines.
The bill requires insurers to assess and decide on provider applications within 60 days...

Rights & Protections (helps) — Improves access to mental health care.
By speeding up provider credentialing, the bill protects a person's right to access...

Who Bears the Cost (helps) — Insurers bear costs of delays.
Insurers would be required to reimburse providers for services if they fail to approve or...

Process Transparency (helps) — Clearer application process for providers.
Insurers must provide written decisions and clear communication about incomplete...

FOLLOW THE MONEY

Pushing for it: Patients seeking mental health care, mental health providers
Bearing the cost: Insurance companies

WHO'S BEHIND IT

Democrat-sponsored (0R / 7D)

THE BILL ITSELF

Insurance: insurers; insurance providers to panel a mental health provider within a certain time period of application process; require. Amends 1956 PA 218 (MCL 500.100 - 500.8302) by adding sec. 3406ss.

MI HB4095 Introduced · recorded 2025-02-20

WHAT IT DOES

This bill would make insurance companies approve mental health doctors much faster, so people can get the care they need without long waits.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MI HB4095) — https://legislature.mi.gov/Bills/Bill?ObjectName=2025-HB-4095

LegiScan — HB4095 — https://legiscan.com/MI/bill/HB4095/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-hb4095-977614

YOUR NOTES

OBILLERATE'S TAKE · BEST 5 OF 10

The Gender Transition Bill

Michigan bill forces insurers to cover gender transition care

MI HB4468 · Healthcare & Insurance

9/10 **LIBERATE**
Helps everyday people

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WHAT THIS MEANS FOR YOU

Transgender Michiganders will finally have insurance that pays for surgery risks and any needed reversal, so they won't face huge bills. Insurers will have to add these costs, which may raise premiums, but the added protection matters now as the bill moves through the House.

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (neutral) — Neutral.
Bill does not change oversight mechanisms.

Rights & Protections (helps) — Positive.
Expands insurance coverage for transgender individuals.

Who Bears the Cost (hurts) — Negative.
Costs shift to health insurers, possibly affecting premiums.

Process Transparency (neutral) — Neutral.
Bill does not alter filing or disclosure processes.

WHO'S BEHIND IT

Republican-sponsored (15R / 0D)

HOW THEY VOTED

House · 2026-06-03 — passed
Yes 58R/0D · No 0R/48D

THE BILL ITSELF

Insurance: health insurers; coverage for adverse consequences related to gender transition and reversal of gender transition; require. Amends 1956 PA 218 (MCL 500.100 - 500.8302) by adding sec. 3406ww.

MI HB4468 Engrossed · recorded 2026-06-03

WHAT IT DOES

Health insurers in Michigan must pay for all medical problems and followup care linked to gender transition, even if a person later wants to reverse it.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MI HB4468) — https://legislature.mi.gov/Bills/Bill?ObjectName=2025-HB-4468

LegiScan — HB4468 — https://legiscan.com/MI/bill/HB4468/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-hb4468-029346

YOUR NOTES

OBILLERATE'S TAKE · BEST 6 OF 10

The Group Prenatal Bill

New bill requires insurance to cover group prenatal care services

MI HB4703 · Healthcare & Insurance

9 /10

LIBERATE

Helps everyday people

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WHAT THIS MEANS FOR YOU

This is a big win for pregnant people in Michigan. It means they can get important care in a group, which can be better and more affordable. Now is the time to support this bill.

WHY IT SCORES 9/10 — THE RECEIPTS

Rights & Protections (helps) — Increases access to prenatal care.
The bill ensures that pregnant people have access to group prenatal care.

Accountability (helps) — Insurance companies must provide coverage.
Insurers will be required to cover these services.

Funding Tilt (neutral) — No negative financial impact noted.
The bill does not shift costs to consumers.

WHO'S BEHIND IT

Republican-sponsored (18R / 3D)

HOW THEY VOTED

House · 2026-06-03 — passed
Yes 7R/2D · No 0R/0D

THE BILL ITSELF

Insurance: health insurers; coverage for group prenatal care services; require. Amends 1956 PA 218 (MCL 500.100 - 500.8302) by adding sec. 3406ss.

MI HB4703 Engrossed · recorded 2026-06-25

WHAT IT DOES

This bill would make health insurance cover group prenatal care, helping pregnant people get support together.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MI HB4703) — https://legislature.mi.gov/Bills/Bill?ObjectName=2025-HB-4703

LegiScan — HB4703 — https://legiscan.com/MI/bill/HB4703/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-hb4703-038332

YOUR NOTES

The Insurers Vaccines Bill

Michigan bill would force insurers to cover recommended vaccines

MI HB5353 · Healthcare & Insurance

9 /10

LIBERATE

Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

If passed, families could get needed shots without extra costs, protecting kids and adults. It shifts the expense to insurers, not taxpayers. Support it now while the bill is just starting.

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — Insurers must meet the new coverage rule.
Adds clear duty for insurers to cover vaccines

Rights & Protections (helps) — Expands consumer rights to vaccine coverage.
Ensures people can get recommended shots without paying

Who Bears the Cost (helps) — Cost shifts to insurers, not consumers.
Consumers avoid outofpocket vaccine expenses

Process Transparency (neutral) — No new transparency measures.
Bill does not change reporting or disclosure rules

WHO'S BEHIND IT

Democrat-sponsored (0R / 21D)

THE BILL ITSELF

Insurance: health insurers; coverage for certain recommended immunizations; require. Amends 1956 PA 218 (MCL 500.100 - 500.8302) by adding sec. 3406uu. TIE BAR WITH: HB 5351'25

MI HB5353 Introduced · recorded 2025-12-10

WHAT IT DOES

The bill would make health insurers pay for recommended vaccines, so people wouldn't have to pay out of pocket.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MI HB5353) — https://legislature.mi.gov/Bills/Bill?ObjectName=2025-HB-5353

LegiScan — HB5353 — https://legiscan.com/MI/bill/HB5353/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-hb5353-058039

YOUR NOTES

OBILLERATE'S TAKE · BEST 8 OF 10

The Animal Abusers Bill

Animal abusers must pay for pet care, lose ownership rights

MI HB5361 · Criminal Justice

9 /10

LIBERATE

Helps everyday people

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WHAT THIS MEANS FOR YOU

This bill is important because it would make sure that people who are cruel to animals face real consequences. Right now, taxpayers often pay for the care of animals rescued from bad situations. This bill would make the person who caused the harm pay instead. It also would help keep animals safe by stopping abusers from owning pets in the future. If you care about animal welfare, this bill is a step in the right direction.

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — Increases consequences for animal abuse.
The bill would allow courts to order restitution for care and prohibit future animal...

Rights & Protections (helps) — Protects animals from further abuse.
It would ensure animals seized from abusers are not returned and provides for their care.

Who Bears the Cost (helps) — Shifts costs from public to abusers.
The bill would make convicted abusers pay for the costs of care, investigation, and...

FOLLOW THE MONEY

Pushing for it: Animal control agencies, taxpayers
Bearing the cost: Convicted animal abusers

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Crimes: animals; restitution for care and treatment of certain forfeited animals; impose penalty on ownership of animal to person convicted of certain crimes against animal. Amends sec. 50b of 1931 PA 328 (MCL 750.50b).

MI HB5361 Introduced · recorded 2025-12-11

WHAT IT DOES

This bill would make people who hurt animals pay for the animal's care and stop them from owning pets again, helping protect pets.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MI HB5361) — https://legislature.mi.gov/Bills/Bill?ObjectName=2025-HB-5361

LegiScan — HB5361 — https://legiscan.com/MI/bill/HB5361/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-hb5361-058390

YOUR NOTES

OBILLERATE'S TAKE · BEST 9 OF 10

The Insurance Delays Bill

Michigan moves to ban insurance delays for addiction medicine

MI SB0400 · Healthcare & Insurance

9 /10

LIBERATE
Helps everyday people

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WHAT THIS MEANS FOR YOU

When someone is ready to get help for an addiction, making them wait days for their insurance company to approve the medicine can be dangerous. This bill cuts the red tape and lets doctors prescribe treatment right away. It passed the Senate without a single no vote and is now moving through the House.

WHY IT SCORES 9/10 — THE RECEIPTS

Rights & Protections (helps) — Expands access to care.
Patients would get immediate access to life-saving addiction medications without waiting...

Accountability (helps) — Stops insurers from delaying care.
Health insurance companies would lose the power to stall or deny these specific...

Process Transparency (helps) — Removes red tape.
Eliminates the hidden, often confusing prior authorization process for these drugs.

Who Bears the Cost (neutral) — Insurers pay without delay.
Doctors and patients would no longer have to spend time and money fighting for approval.

HOW THEY VOTED

Senate · 2025-07-01 — passed
Yes 18R/18D · No 0R/0D

THE BILL ITSELF

Insurance: health insurers; prior authorization for certain opioid use disorder and alcohol use disorder medications; prohibit. Amends 1956 PA 218 (MCL 500.100 - 500.8302) by adding sec. 3406ww.

MI SB0400 Engrossed · recorded 2025-07-01

WHAT IT DOES

This bill would stop health insurance companies from making patients wait for approval before getting medicine to treat opioid or alcohol addiction.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

LegiScan — SB0400 — https://legiscan.com/MI/bill/SB0400/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-sb0400-036785

YOUR NOTES

OBILLERATE'S TAKE · BEST 10 OF 10

The Firefighters & Medics Bill

Michigan wants to pay volunteer firefighters and medics

MI HB4008 · Money & Damages

9 /10

LIBERATE

Helps everyday people

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WHAT THIS MEANS FOR YOU

Volunteer firefighters and medics keep our communities safe. But they give up a lot of their own time and money to do it. This bill rewards them with a 2,500 dollar tax break. If they owe less than that in taxes, the state will send them a check for the rest. It is a great way to help the people who help us in emergencies. Now is the time to tell lawmakers if you support rewarding our local heroes.

WHY IT SCORES 9/10 — THE RECEIPTS

Funding Tilt (helps) — Direct cash benefit.

The bill creates a refundable 2,500 dollar tax credit that puts money directly into the...

Accountability (helps) — Requires proof of service.

Volunteers must provide a signed statement from their department head proving they worked...

FOLLOW THE MONEY

Pushing for it: Volunteer firefighters and medics

Bearing the cost: Michigan state budget

WHO'S BEHIND IT

Republican-sponsored (2R / 0D)

THE BILL ITSELF

Individual income tax: credit; qualified volunteers credit; create. Amends 1967 PA 281 (MCL 206.1 - 206.847) by adding sec. 281.

MI HB4008 Introduced · recorded 2025-01-14

WHAT IT DOES

This bill would give a 2,500 dollar tax credit to volunteer firefighters and emergency medical workers who serve at least ten hours a month.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MI HB4008) — https://legislature.mi.gov/Bills/Bill?ObjectName=2025-HB-4008

LegiScan — HB4008 — https://legiscan.com/MI/bill/HB4008/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/mi-hb4008-918189

YOUR NOTES

ABOUT THIS BOOK

Michigan Bill Book 2026

Published by Obillerate, an independent nonpartisan watchdog that reads and scores every bill in Congress and all 50 states on a single question: does it help everyday people, or the interests behind it? Every score in this book shows its reasoning, and every page links to the official text so you can check us.

HOW TO CITE THIS

Obillerate, “Michigan Bill Book 2026” (2026-09-11). www.obillerate.com/library/2026/

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