

STATE TELEMARKETING LAWS

Michigan

Telemarketing and Robocall Laws

Statutes, rules, and how they differ from the TCPA



By Adam Young and Harrison Gevirtz

<https://tcpa.com/state-telemarketing-laws/michigan/>

01. Home Solicitation Sales Act

MCL 445.111 TO 445.117

Bans recorded sales messages, adopts the national registry, requires opening disclosures and bans caller ID blocking.

02. Recorded advertising

MCL 484.125

Recorded commercial advertising to homes, businesses and toll-free lines needs knowing, voluntary consent.

AT A GLANCE

Michigan at a glance

WHY MICHIGAN MATTERS

Michigan bans recorded sales messages, and unauthorized recorded advertising carries fixed damages of \$1,000 plus attorney fees, with no loss requirement.



Who and what is covered

A "telephone solicitation" is "any voice communication over a telephone" to encourage a purchase, rental or investment during the call. Solicitors in or outside Michigan are covered.

Text messages

The MHSSA reaches only voice communications, so marketing texts appear to fall outside it. Federal rules still apply.

Aa. **Excluded**

Calls with prior express invitation or permission, and face-to-face appointment calls.

Bb. **Customers**

Existing customers who paid within 12 months, unless they asked not to be called.

12

Cc. **Exempt**

Charities, public safety solicitors and IRC § 527 political organizations.





No recorded sales calls

A person "shall not make a telephone solicitation that consists in whole or in part of a recorded message" (MCL 445.111a(1)). The ban has no consent exception of its own.

Definition exclusions

Calls with prior express permission, or to existing customers, are not solicitations at all.

MCL 484.125

Recorded advertising to home, business or toll-free lines needs knowing, voluntary consent.

01. Federal list is the state list

MCL 445.111A(5)

No solicitation to a Michigan resident on the then-current national registry. The list may be used only for compliance.

02. Company-specific requests

MCL 445.111C(1)(G)

Calling a consumer who asked that seller not to call is a violation. The text sets no time limit.

DO-NOT-CALL

Do-not-call and opt-outs

IN PRACTICE

Michigan protects residents only. A federal court held the MHSSA covers cell phones, since "residential telephone service" is not limited to wired service.



Customers and calling hours

An "existing customer" bought goods or services and paid within the prior 12 months, or has not yet paid under a prior agreement (MCL 445.111(j)).

12

Month window

Narrower than the federal 18-month established business relationship.



No inquiry window

Michigan has no counterpart to the federal three-month inquiry exemption.



Federal hours apply

No state hours or frequency rule. Federal law allows 8 a.m. to 9 p.m.

Disclosures and caller ID

At the start of a solicitation, the caller must state their name and the full name of the seller, and provide a seller telephone number on request (MCL 445.111b(1)).

Prohibited practices

MCL 445.111c(1) lists eight unfair or deceptive practices, from hiding the total price to misleading voicemails.

Aa. **Call-back**

A live person must answer that number whenever solicitations are being made.

Bb. **Caller ID**

No intentional blocking of caller ID. Spoofing is left to federal law.

8

Cc. **Payment**

Express verifiable authorization before any payment or charge.



Home solicitation sales

A sale over \$25 solicited personally, by phone or in writing and agreed to at the buyer's home is a home solicitation sale.

3

Business days

The buyer may cancel until midnight of the third business day after signing.



Written agreement

Signed agreement with the cancellation statement and a 10-point bold notice.



Refund in 10 days

Return payments and notes within 10 days after a cancellation.

Penalties and lawsuits



\$1,000

Fixed damages plus attorney fees for unauthorized recorded advertising, with no loss needed.

\$250

Or actual damages plus fees under the MHSSA, for a consumer who suffers a loss.

\$25,000



Attorney General civil fine for persistent and knowing Consumer Protection Act violations.



Michigan vs. the TCPA

Michigan is stricter on recorded sales calls, the 12-month customer window, permanent opt-outs, live call-back numbers and payment authorization. It is looser on calling hours, texts and the \$250 remedy, which requires a loss.

Michigan

Recorded sales calls banned, 12-month customer window, \$1,000 per unauthorized recorded ad.

Federal TCPA

Written consent for robocalls, 18-month relationship, calls end at 9 p.m., \$500 per violation.

Key court rulings

Two federal decisions from 2020 read the MHSSA telephone rules broadly, covering cell phones and licensed insurance agents.

Appellate courts

No published Michigan appellate decision construing the MHSSA telephone rules or MCL 484.125 was located.

Aa. **Visser**

W.D. Mich.: a call to a cell phone is a "voice communication over a telephone."

Bb. **Selectquote**

E.D. Mich.: the insurance agent exclusion does not limit the telephone rules.

2020

Cc. **Remedy**

Selectquote noted a private right of action for §§ 1a and 1b violations.



Key dates



1971

MHSSA enacted

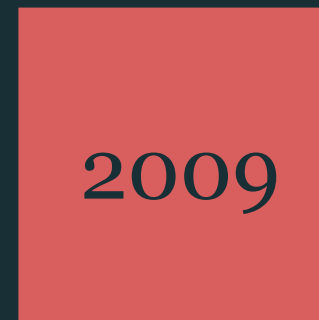
Home Solicitation Sales Act,
1971 PA 227.



2002

Telephone rules

2002 PA 612 adds telephone
solicitation rules.



2009

Last amendment

2009 PA 93 amends MCL
445.111. No changes since.



2026

SB 351 passes Senate

Passed 37 to 0 in January;
pending in a House
committee.

01. Lists and recordings

MCL 445.111A, 445.111C; 484.125

- Scrub against the national registry.
- Honor company opt-outs permanently.
- No recorded sales calls without consent.
- Follow the federal 8 a.m. to 9 p.m. window.

02. Scripts and payments

MCL 445.111B, 445.111C, 445.113

- Open with caller and full seller name.
- Staff a live call-back number; never block caller ID.
- Get verifiable authorization before charging.

CHECKLIST

Compliance checklist

PLEASE NOTE

This checklist summarizes state law for general information and is not legal advice. Statutes change; confirm current text with the official source.



Sources behind this deck

MICHIGAN LAW

[MCL 445.111](#) definitions

[MCL 445.111a](#) recorded messages; do not call

[MCL 445.111b](#) disclosures; caller ID

[MCL 445.111c](#) prohibited practices; remedies

[MCL 445.111d](#)

[MCL 445.111e](#) exemptions

[MCL 445.112](#) cancellation right

[MCL 445.113](#) written agreement

[MCL 445.114](#) refunds

MICHIGAN LAW (CONTINUED)

[MCL 445.117](#) enforcement of contracts

[MCL 484.125](#) recorded commercial advertising

[MCL 445.905](#) Attorney General actions

[MCL 445.911](#) private actions

[Senate Bill 351 of 2025](#)

[Senate Fiscal Agency](#), S.B. 351 to 355 analysis

COURT DECISIONS

[Visser v. Caribbean Cruise Line, Inc.](#), No. 1:13-cv-1029 (W.D. Mich. 2020)

[Dobronski v. Selectquote Insurance Services](#), No. 2:19-cv-12798 (E.D. Mich. 2020)

FEDERAL LAW

[47 U.S.C. § 227](#) Telephone Consumer Protection Act

[47 C.F.R. § 64.1200](#) FCC telemarketing and robocall rules

[16 C.F.R. § 310.4](#) TSR abusive practices

Read the full Michigan guide: <https://tcpa.com/state-telemarketing-laws/michigan/>

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The law changes

Current as of October 15, 2026. Statutes, FCC and FTC rules and court decisions change, and some changes are adopted before they take effect. This deck may not reflect later developments.

Courts disagree. Courts in different places can read the same rule differently. Case summaries are not predictions: any other matter turns on its own facts, court and law.

Check the official source. Verify each point against the statute, rule or opinion on the Sources slide. If an official source and this deck differ, the official source controls.

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Read the full Michigan guide on TCPA.com

The guide covers the recorded message bans, do not call, disclosures, caller ID, home solicitation sales, penalties and a compliance checklist, with official sources.



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Adam Young is a Miami entrepreneur, the CEO of Ringba and the author of The Pay Per Call Revolution, with more than a decade in telecom, call routing and performance marketing. At TCPA.com he writes about the TCPA, robocall enforcement, tech support fraud cases and what DOJ, FTC and FCC actions mean for companies that make calls. His goal is simple: keep good companies compliant and keep scammers off the phone network.

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Harrison Gevirtz is the Chief Strategy Officer of Ringba, a call tracking and pay per call platform based in Las Vegas. He has worked for years in call tracking, call routing and telemarketing operations, with a focus on how federal regulations affect daily operations. At TCPA.com he covers TCPA litigation, TSR enforcement, tech support fraud prosecutions and FCC rulemaking for executives and compliance managers who are not lawyers.

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