

## COVERAGE FOR PRESCRIPTION CONTRACEPTIVES

Phone: (517) 373-8080  
<http://www.house.mi.gov/hfa>

**House Bill 5013 (H-3) as reported from committee**

**Sponsor: Rep. Julie M. Rogers**

**Committee: Health Policy**

**Complete to 11-13-24**

Analysis available at  
<http://www.legislature.mi.gov>

### SUMMARY:

House Bill 5013 would amend the Insurance Code to require a health insurance policy delivered, issued for delivery, or renewed in Michigan that provides coverage for *prescription contraceptives* to include coverage for both of the following:

- A 12-month supply of prescription contraceptives that are on the covered insured's health plan formulary, furnished or dispensed, at a pharmacy in the insurer's network, all at one time, unless the insured requests a smaller supply or the prescriber directs that the insured receive a smaller supply.
- Outpatient consultations, examinations, procedures, and medical services that are necessary to prescribe, dispense, deliver, distribute, administer, or remove a prescription contraceptive, if those services are covered for other prescription drugs under the policy.

*Prescription contraceptive* would mean a drug, device, or other product, including a hormonal drug, whether administered orally, transdermally, or intravaginally, that requires a prescription and is approved by the United States Food and Drug Administration to prevent pregnancy.

The required coverage would have to include furnishing or dispensing up to a 12-month supply of prescription contraceptives regardless of whether the insured was covered under the policy at the time the prescription contraceptive was first dispensed. However, an insurer would not be required to provide coverage for a 12-month supply in the one-month period before the end of an insured's plan year.

The coverage could be subject to provisions that apply equally to other prescription drugs covered by the policy, such required copayments, deductibles, and coinsurance. However, a policy described above could not be subject to utilization controls or other forms of medical management that limit the supply or coverage of a prescription contraceptive that may be dispensed or furnished by a prescriber or pharmacy to less than a 12-month supply unless the United States Food and Drug Administration determines that a 12-month supply is medically inappropriate.

The bill would apply to health insurance policies delivered, executed, issued, amended, adjusted, or renewed in Michigan, or outside of Michigan if covering Michigan residents, beginning December 31, 2023.

Proposed MCL 500.3406jj

**FISCAL IMPACT:**

The bill would have no fiscal impact on the state or on local units of government.

**POSITIONS:**

Representatives of the following entities testified in support of the bill (3-5-24):

- Michigan Pharmacists Association
- Planned Parenthood of Michigan
- East Lansing Free Emergency Contraceptives

The following entities indicated support for the bill:

- ACLU of Michigan (3-5-24)
- American Association of University Women of Michigan (4-18-24)
- American College of Obstetricians and Gynecologists (4-18-24)
- Authority Health (4-18-24)
- Michigan Academy of Family Physicians (3-5-24)
- Michigan Affiliate of the American College of Nurse-Midwives (3-5-24)
- Michigan Council for Maternal and Child Health (3-5-24)
- Michigan Nurses Association (3-5-24)
- Michigan State Medical Society (4-18-24)
- Michigan Unitarian Universalist Social Justice Network (4-18-24)
- Planned Parenthood Advocates of Michigan (3-5-24)
- YWCA Kalamazoo (4-18-24)

The following entities indicated opposition to the bill:

- Michigan Chamber of Commerce (4-18-24)
- Michigan Manufacturers Association (3-5-24)

Legislative Analyst: Rick Yuille  
Fiscal Analyst: Marcus Coffin

---

■ This analysis was prepared by nonpartisan House Fiscal Agency staff for use by House members in their deliberations and does not constitute an official statement of legislative intent.