**Senate Fiscal Agency**
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**BILL ANALYSIS**

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House Bill 5013 (Substitute H-3 as passed by the House)
Sponsor: Representative Julie M. Rogers
House Committee: Health Policy
Senate Committee: Health Policy

## CONTENT

The bill would amend Chapter 34 (Disability Insurance Policies) of the Insurance Code to do the following:

-- Require an insurer that provided coverage for prescription contraceptives to cover a 12-month supply of prescription contraceptives and medical services associated with access to prescription contraceptives.
-- Specify that an insurer could treat coverage for prescription contraceptives like other prescription drugs covered by the insurer, such as by requiring copayments, deductibles, or coinsurance.
-- Prohibit an insurer from limiting the supply or coverage of a 12-month supply of prescription contraceptives unless the 12-month supply was deemed medically inappropriate by the United States Food and Drug Administration.

The bill would apply to health insurance policies delivered, executed, issued, amended, adjusted, or renewed in Michigan, or outside of Michigan if covering residents of Michigan, beginning December 31, 2025.

Proposed MCL 500.3406jj

## BRIEF RATIONALE

Many individuals who use contraception, like birth control pills, must get it monthly. According to testimony, it can be difficult for Michigan residents to find time to visit the pharmacy each month to pick up prescribed contraception, leading them to use the contraception inconsistently. Reportedly, about 1/3 of hormonal contraceptive users missed taking their contraception because they could not access their next supply. The bill would require insurers to cover a 12-month supply of contraception, which would allow Michigan residents to get an annual supply in one visit and reduce the likelihood of inconsistent use.

Legislative Analyst: Alex Krabill

## FISCAL IMPACT

The bill would have no fiscal impact on State or local government.

Date Completed: 12-13-24

Fiscal Analyst: Nathan Leaman