

# SENATE BILL NO. 973

July 30, 2024, Introduced by Senator CAVANAGH and referred to the Committee on Health Policy.

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
(MCL 500.100 to 500.8302) by adding section 3406jj.

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1           **Sec. 3406jj. Beginning January 1, 2026, an insurer that**  
2 **delivers, issues for delivery, or renews in this state a health**  
3 **insurance policy shall provide coverage, including point-of-sale at**  
4 **an in-network pharmacy, for contraception and emergency**  
5 **contraception, including over-the-counter contraception and**

1 emergency contraception. An insurer shall provide coverage under  
2 this section regardless of whether the contraception or emergency  
3 contraception is a prescription. As used in this section:

4 (a) "Contraception" means a drug, device, or other product,  
5 including, but not limited to, a hormonal drug, whether  
6 administered orally, transdermally, or intravaginally, that is  
7 approved by the United States Food and Drug Administration to  
8 prevent pregnancy.

9 (b) "Emergency contraception" means a drug approved by the  
10 United States Food and Drug Administration to prevent pregnancy  
11 following unprotected sexual intercourse or a known or suspected  
12 contraceptive failure.