

**SUBSTITUTE FOR  
SENATE BILL NO. 973**

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. (1) Beginning January 1, 2026, an insurer that**  
2 **delivers, issues for delivery, or renews in this state a health**  
3 **insurance policy that provides coverage for contraceptives shall**  
4 **provide coverage at an in-network pharmacy for over-the-counter**  
5 **contraception and emergency contraception without a prescription.**

6       **(2) The coverage required under subsection (1) is subject to**  
7 **any utilization management, prior authorization, quantity limit, or**  
8 **precertification requirements of the insurer or health insurance**  
9 **policy.**

1 (3) As used in this section:

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

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