

# SENATE BILL NO. 552

September 17, 2025, Introduced by Senators SANTANA and BAYER and referred to 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 3406//.

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

1           **Sec. 3406//.** (1) An insurer that delivers, issues for delivery,  
2 or renews in this state a health insurance policy that provides  
3 coverage for prescription drugs shall cover a drug that meets both  
4 of the following requirements:

5           (a) The drug is not an opioid analgesic.

6           (b) The drug is prescribed for the treatment or management of

1 pain.

2 (2) The coverage required under subsection (1) must include  
3 drugs described in subsection (1) on the preferred drug list or  
4 plan formulary. An insurer described in subsection (1) shall  
5 include the drug for coverage as soon as practicable or before the  
6 expiration of 90 days, whichever occurs first, after the drug is  
7 approved by the United States Food and Drug Administration for use  
8 in the treatment or management of pain and is available for retail  
9 sale. This subsection does not prevent an insurer from performing a  
10 review under an established review process that the insurer  
11 utilizes for coverage or inclusion of other prescription drugs  
12 before including a drug described in subsection (1) on the health  
13 insurance policy's preferred drug list or plan formulary. The  
14 insurer shall not use a review process under this subsection to  
15 delay or block coverage of the drug under the health insurance  
16 policy or deny a covered individual further access to the drug  
17 under the health insurance policy.

18 (3) In establishing and maintaining a preferred drug list or  
19 plan formulary, an insurer described in subsection (1) shall ensure  
20 that a drug described in subsection (1) is not disadvantaged or  
21 discouraged with respect to coverage relative to any opioid  
22 analgesic or narcotic drug that may be prescribed for the treatment  
23 or management of pain and is included on the preferred drug list or  
24 plan formulary. For purposes of this subsection, impermissible  
25 disadvantaging or discouragement includes, but is not limited to,  
26 the following:

27 (a) Designating a drug described in subsection (1) as a  
28 nonpreferred drug if an opioid analgesic or narcotic drug is  
29 designated as a preferred drug.

1           (b) Subject to section 2212e, establishing utilization review  
2 measures including, but not limited to, prior authorization or step  
3 therapy requirements for a drug described in subsection (1) that  
4 are more restrictive or extensive than the least restrictive or  
5 extensive utilization controls established for an opioid analgesic  
6 or narcotic drug.

7           (4) This section does not prohibit an insurer, in establishing  
8 or maintaining a preferred drug list or plan formulary, from  
9 preferring drugs as follows:

10           (a) An opioid analgesic over another opioid analgesic.

11           (b) A drug described in subsection (1) over another drug that  
12 meets the requirements of subsection (1).