Legislative Analysis



COVERAGE FOR IMMINUZATION AGENTS, TESTS, OR DRUGS ADMINISTERED BY PHARMACIST

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

Senate Bill 993 (S-1) as passed by the Senate

Sponsor: Sen. Sylvia A. Santana

House Committee: [Placed on second reading]

Senate Committee: Health Policy

Complete to 12-17-24

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

SUMMARY:

Senate Bill 993 would amend the Insurance Code to require an insurer that delivers, issues for delivery, or renews a health insurance policy in Michigan that provides coverage for immunization agents to provide coverage for all of the following:

- A qualified immunizing agent listed on the Immunization Schedules of the Centers for Disease Control and Prevention (CDC) that is administered by a pharmacist under the Public Health Code at a pharmacy in the insurer's network.
- A qualified laboratory test ordered by a pharmacist as provided under the Public Health Code at a pharmacy in the insurer's network.
- A drug dispensed by a pharmacist as provided under the Public Health Code at a pharmacy in the insurer's network.

The above provisions would apply beginning January 1, 2026. The required coverage would be subject to a health insurance policy's utilization management, prior authorization, or precertification requirements. An insurer could subject the required coverage to applicable cost-sharing, including deductible, co-insurance, or co-pay provisions of the insurer's health insurance policy.

Proposed MCL 500.3406kk

FISCAL IMPACT:

Senate Bill 993 would not have a direct fiscal impact on any units of state or local government. However, section 150 of the Insurance Code provides for recourse and penalties in the event of a violation of the code. Under the provisions of that section, violators have the opportunity for an administrative hearing before the director of the Department of Insurance and Financial Services, who may levy a civil fine of \$1,000 for each violation, or \$5,000 if the individual knew or reasonably should have known that they were violating the Insurance Code. Civil fine payments under the Insurance Code are capped at \$50,000, and any revenue collected must be deposited to the state's general fund. To the extent that violations of the new provisions within the bill occur, additional general fund revenue may be realized and enforcement costs incurred.

Legislative Analyst: Rick Yuille Fiscal Analyst: Una Jakupovic

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