

# *Michigan Strategies to* **Reduce Cost-Sharing for Patients**

## **Reduced Cost-Sharing for Prescription Drugs**

This section examines whether states have passed legislation to reduce the amount consumers pay out-of-pocket for select prescription drugs including insulin, epinephrine, and asthma inhalers, and specialty drugs. Strategies examined in this section include:

- Waived or Reduced Cost-Sharing for Diabetes Medications
- Waived or Reduced Cost-Sharing for Asthma Inhalers
- Waived or Reduced Cost-Sharing for Epinephrine Auto-Injectors
- Waived or Reduced Cost-Sharing for Specialty Drugs

## **Reduced Cost-Sharing for Behavioral Health Services**

High out-of-pocket costs can limit access to behavioral health care. To address this, some states require insurers to waive or reduce cost-sharing for an annual behavioral health visit, ensuring more affordable access to essential mental health services. This section examines whether states have implemented reduced cost-sharing requirements through:

- Waived or Reduced Cost-Sharing for an Annual Behavioral Health Office Visit

## **Reduced Cost-Sharing for Preventive Care**

Preventive services recommended by the U.S. Preventive Services Task Force (USPSTF) are critical to early detection and management of health conditions. States can improve access by requiring insurers to waive or reduce cost-sharing for these services. Strategies examined in this section include:

- Waived or Reduced Cost-Sharing for United States Preventive Services Task Force (USPSTF) Recommended Preventive Services



## Reduced Cost-Sharing for Maternal and Reproductive Health Services

Some states expand access to reproductive health care by requiring coverage of services such as fertility treatments, doula support, and abortion care without high cost-sharing barriers. These policies aim to improve maternal health outcomes and ensure equitable access to reproductive services. Strategies examined in this section include mandates requiring:

- Individual and Small Group Health Plans to Cover Fertility Treatments

- Individual and Small Group Health Plans to Cover Doula Services

- Individual and Small Group Health Plans to Cover Abortion Services

## Reduced Cost-Sharing for Cancer Screening and Testing Services

Early detection of cancer improves outcomes but cost-sharing can be a barrier to recommended screenings. States may require insurers to waive or reduce cost-sharing for services such as colorectal, breast, cervical, lung, prostate, and ovarian cancer screenings, as well as biomarker testing. This section examines whether such requirements are in place to promote timely and affordable cancer screening. Strategies examined in this section include mandates requiring:

- Waived or Reduced Cost-Sharing for Colorectal Cancer Screenings

- Waived or Reduced Cost-Sharing for Follow-Up Colorectal Cancer Screenings

- Waived or Reduced Cost-Sharing for Lung Cancer Screenings

- Waived or Reduced Cost-Sharing for Breast Cancer Screenings

- Waived or Reduced Cost-Sharing for Supplementary Breast Cancer Screenings

- Waived or Reduced Cost-Sharing for Cervical Cancer Screenings

- Waived or Reduced Cost-Sharing for Ovarian Cancer Screenings

- Waived or Reduced Cost-Sharing for Prostate Cancer Screenings

- Waived or Reduced Cost-Sharing for Biomarker Testing



# Reduce Cost-Sharing for Patients

## Reduce Cost-Sharing: Prescription Drugs

| Policy                                                        | Status as of June 2025                                                                                                                                                                     | Summary                                                                                                                    |
|---------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| Waives or Reduces Cost-Sharing for Diabetes Medications       |  State has not enacted legislation limiting cost-sharing for insulin, diabetes related equipment, or both |                                                                                                                            |
| Waives or Reduces Cost-Sharing for Asthma Inhalers            |  State has not enacted legislation limiting cost-sharing for asthma inhalers                              |                                                                                                                            |
| Waives or Reduces Cost-Sharing for Epinephrine Auto-Injectors |  State has not enacted legislation to limit cost-sharing for prescription epinephrine auto injector(s)    |                                                                                                                            |
| Waives or Reduces Cost-Sharing for Specialty Drugs            |  State has not enacted legislation to limit cost-sharing for specialty drugs                            | Beginning January 2026, Michigan will cap cost-sharing for a 30-day supply of oral antineoplastic medications at \$250.00. |

## Reduced Cost-Sharing: Behavioral Health

| Policy                                                                      | Status as of June 2025                                                                                                                                                                                    | Summary |
|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| Waives or Reduces Cost-Sharing for an Annual Behavioral Health Office Visit |  State does not require private insurers to cover at least one annual mental health wellness exam without cost-sharing |         |



State Has Active Policy or Program



Policy or Program Partially Implemented



State Does Not Have an Active Policy or Program



No Source, or Limited Information Found

Reduce Cost-Sharing for Patients

Reduced Cost-Sharing: Preventive Care

| Policy                                                                                                      | Status as of June 2025                                                                                        | Summary |
|-------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|---------|
| Waives Cost-Sharing for Preventive Services Recommended by the U.S. Preventive Services Task Force (USPSTF) | <div></div> State mandates private insurers cover USPSTF recommended preventive services without cost-sharing |         |

Reduced Cost-Sharing: Maternal and Reproductive Health Care

| Policy                                                                        | Status as of June 2025                                                                                                                                         | Summary |
|-------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| Individual and Small Group Health Plans Required to Cover Fertility Treatment | <div></div> The state does not require individual and small group health plans to offer coverage for in-vitro fertilization or fertility preservation services |         |
| Individual and Small Group Health Plans Required to Cover Doula Services      | <div></div> State does not require private health insurers to cover doula services for enrollees                                                               |         |
| Individual and Small Group Health Plans Required to Cover Abortion Services   | <div></div> The state does not require individual and small group health plans to cover abortion services                                                      |         |

Reduce Cost-Sharing for Patients

Reduced Cost-Sharing: Cancer Screening and Testing Services

| Policy                                                                         | Status as of June 2025                                                                                                  | Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Waives or Reduces Cost-Sharing for Colorectal Cancer Screenings                | <div>✗</div> State law does not require coverage or waive cost-sharing for colorectal cancer screening exams            | Michigan does not mandate that insurers provide coverage without cost-sharing for colorectal cancer screenings, but does require all individual and small group insurers cover any evidence-based items or services that receive a rating of "A" or "B" from the United States Preventive Services Task Force recommendations and all preventive care and screenings included in the United States Health Resources and Services Administration guidelines without cost-sharing, which includes colorectal cancer screenings. However, if substantial changes are made to the Affordable Care Act, these consumer protections may cease. |
| Waives or Reduces Cost-Sharing for Follow-Up Colorectal Cancer Screening Exams | <div>✗</div> State law does not require coverage or waive cost-sharing for follow-up colorectal cancer screening exams* |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Waives or Reduces Cost-Sharing for Lung Cancer Screenings                      | <div>✗</div> State law does not require coverage or waive cost-sharing for lung cancer screening exams*                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |



State Has Active Policy or Program



Policy or Program Partially Implemented



State Does Not Have an Active Policy or Program



No Source, or Limited Information Found

# Reduce Cost-Sharing for Patients

## Reduced Cost-Sharing: Cancer Screening and Testing Services

| Policy                                                                    | Status as of June 2025                                                                                                                                                                 | Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Waives or Reduces Cost-Sharing for Cervical Cancer Screenings             |  State law does not require coverage or waive cost-sharing for cervical cancer screening exams        | Michigan does not mandate that insurers provide coverage for cervical cancer screenings, but does require all individual and small group insurers cover any evidence-based items or services that receive a rating of "A" or "B" from the United States Preventive Services Task Force recommendations and all preventive care and screenings included in the United States Health Resources and Services Administration guidelines without cost-sharing, which includes cervical cancer screenings. However, if substantial changes are made to the Affordable Care Act, these consumer protections may cease.                                                                                                                                                           |
| Waives or Reduces Cost-Sharing for Breast Cancer Screenings               |  State law requires insurers to cover breast cancer screening but allows cost-sharing                 | Michigan law currently requires most health insurers to cover breast cancer diagnostic services and screening mammography. Legislation was introduced in 2023 to prohibit cost-sharing for these services, but the bill did not pass. Additionally, Michigan requires all individual and small group insurers cover any evidence-based items or services that receive a rating of "A" or "B" from the United States Preventive Services Task Force recommendations and all preventive care and screenings included in the United States Health Resources and Services Administration guidelines without cost-sharing, which includes breast cancer screenings. However, if substantial changes are made to the Affordable Care Act, these consumer protections may cease. |
| Waives or Reduces Cost-Sharing for Supplementary Breast Cancer Screenings |  State law requires insurers to cover supplementary breast cancer screening but allows cost-sharing | Michigan law currently requires most health insurers to cover breast cancer diagnostic services and screening mammography. Legislation was introduced during the 2023-2024 legislative session to expand the coverage mandate to include supplemental breast cancer screening and prohibit cost-sharing for these services, but the bill did not pass.                                                                                                                                                                                                                                                                                                                                                                                                                    |



State Has Active Policy or Program



Policy or Program Partially Implemented



State Does Not Have an Active Policy or Program



No Source, or Limited Information Found

Reduce Cost-Sharing for Patients

Reduced Cost-Sharing: Cancer Screening and Testing Services

| Policy                                                          | Status as of June 2025                                                                                      | Summary |
|-----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|---------|
| Waives or Reduces Cost-Sharing for Prostate Cancer Screenings   | <div>⊗</div> State law does not require coverage or waive cost-sharing for prostate cancer screening exams* |         |
| Waives or Reduces Cost-Sharing for Ovarian Cancer Screening     | <div>⊗</div> State law does not require coverage or waive cost-sharing for ovarian cancer screening exams*  |         |
| Waives or Reduces Cost-Sharing for Biomarker Testing for Cancer | <div>⊗</div> State does not require coverage or waive cost-sharing for biomarker testing                    |         |

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