

SENATE BILL NO. 718

December 02, 2025, Introduced by Senators BAYER, SANTANA and CAVANAGH 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 3406zz.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 3406zz. (1) An insurer that delivers, issues for
2 delivery, or renews in this state a health insurance policy shall
3 provide coverage for any medically necessary care or treatment for
4 menopause and perimenopause, including, but not limited to,
5 treatment that is hormone replacement therapy or otherwise approved

1 by the United States Food and Drug Administration.

2 (2) An insurer described in subsection (1) shall not require a
3 prior authorization or require an insured to be subject to step
4 therapy or fail-first policy or protocol for the administration or
5 prescription of any medication administered or prescribed for
6 hormone replacement therapy used to treat symptoms of menopause and
7 perimenopause.

8 (3) As used in this section:

9 (a) "Menopause" means the permanent cessation of menstruation
10 due to loss of ovarian follicular function.

11 (b) "Perimenopause" means the transition period in which an
12 individual is near the end of the individual's reproductive years
13 or at the onset of menopause.

14 (c) "Prior authorization" means that term as defined in
15 section 2212e.