Whitmer Administration Receives Federal Approval to Require Coverage for Opioid Overdose Antidote and Medications for Treatment

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(LANSING, MICH) The Michigan Department of Insurance and Financial Services (DIFS) received federal approval to add two new benefits to treat opioid use disorder and reduce overdose deaths to Michigan's Essential Health Benefits (EHB) benchmark plan for the 2022 plan year. The proposal was approved today by the Centers for Medicare & Medicaid Services (CMS).

"Michigan is facing many challenges right now, but we haven't lost sight of the importance of helping those who are struggling due to the national opioid epidemic," said Governor Gretchen Whitmer. "These new benefits will help people battling opioid use disorder access lifesaving treatment and will help us achieve our goal of reducing the number of opioid-related deaths in our state."

With this approval from CMS, non-grandfathered individual and small group health insurance plans for the 2022 plan year must:

- Provide coverage of at least one intranasal spray opioid reversal agent when prescribing opioids at dosages of 50MME or higher, and
- Remove barriers to prescribing Buprenorphine or generic equivalent products for medication-assisted treatment of opioid use disorder.

The new benefits will enhance the existing substance use disorder and prescription drug coverage already required in these plans.

"Though our work with Michigan's Opioids Task Force, we sought to ensure people have access to medications to prevent opioid overdose deaths and obtain the most effective treatments for opioid use disorder," said DIFS Director Anita Fox. "With minimal impact to premiums of less than $2 per month, this change will help in our fight to save lives and support individuals struggling with opioid use disorder."

"These changes will make a big difference for Michigan families," said Robert Gordon, Director of the Michigan Department of Health and Human Services (MDHHS). "At the core of the state's strategy to reverse the opioid epidemic is expanding access to lifesaving medications for overdose reversal and long-term treatment. MDHHS is proud to partner with DIFS in these efforts."

In 2019, Governor Whitmer created the state's Opioids Task Force and set the goal of cutting the number of opioid-related deaths in half in the next five years. Information about the Task Force and resources for Michiganders about opioid use disorder are available at michigan.gov/opioids.

EHBs are health care services in 10 benefit categories that non-grandfathered individual and small group health insurance plans must cover, such as prescription drugs, preventive services, and hospitalization. The Affordable Care Act requires those insurance plans to cover the EHBs in their state's EHB benchmark plan. Additional information regarding Michigan's current EHB benchmark plan and the updates for the 2022 plan year are available online at the DIFS EHB Information webpage.

The mission of the Michigan Department of Insurance and Financial Services is to ensure access to safe and secure insurance and financial services fundamental for the opportunity, security, and success of Michigan residents, while fostering economic growth and sustainability in both industries. In addition, the Department provides consumer protection, outreach, and financial literacy and education services to Michigan residents. For more information, visit www.michigan.gov/difs or follow the Department on Facebook, Twitter, or LinkedIn.

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