

**STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**

Bulletin 2024-01-INS

In the matter of:

**Coverage Requirements
for Cancer Therapies**

**Issued and entered
this 8th day of January 2024
by Anita G. Fox
Director**

This bulletin reminds issuers of health insurance policies of the requirement to provide coverage for cancer therapies that meet the criteria set forth under MCL 500.3406e, and the reasonable cost of their administration.

MCL 500.3406e requires coverage for any United States Food and Drug Administration (FDA) approved drug regardless of whether the specific neoplasm for which the drug is being used as treatment is the specific neoplasm for which the drug has received approval by the FDA if all of the following conditions are met:

- The drug is ordered by a physician for the treatment of a specific type of neoplasm.
- The drug is approved by the FDA for use in antineoplastic therapy.
- The drug is used as part of an antineoplastic drug regimen.
- Current medical literature substantiates its efficacy and recognized oncology organizations generally accept the treatment.
- The physician has obtained informed consent from the patient for the treatment regimen that includes FDA-approved drugs for off-label indications.

The Department of Insurance and Financial Services will disapprove any health insurance policy form that limits or restricts coverage for cancer therapies, including genetic therapies or immunotherapies, including but not limited to CAR-T, that meet the above criteria.

Patients who believe that their health insurer has improperly denied or limited coverage for an antineoplastic therapy are encouraged to file a complaint with DIFS at Michigan.gov/DIFScomplaints.

Any questions regarding this bulletin should be directed to:

Department of Insurance and Financial Services
Office of Insurance Rates and Forms
530 W. Allegan Street – 7th Floor
P.O. Box 30220

Lansing, Michigan 48909-7720
Toll Free: (877) 999-6442

/s/

Anita G. Fox
Director