

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

**Bulletin 2025-23-INS**

**In the matter of:**

**COVID-19 Vaccinations**

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**Issued and entered  
this 16th day of October 2025  
by Anita G. Fox  
Director**

The Department of Insurance and Financial Services (the Department) issues this bulletin in accordance with Executive Directive 2025-7, issued by Governor Gretchen Whitmer on September 17, 2025, to advise that health insurers in the individual and small group markets must continue to cover COVID-19 vaccination without cost-sharing.

MCL 500.3406bb lists items and services for which all insurers in the individual and small group markets are required to provide coverage. As part of these requirements, under MCL 500.3406bb(1)(i)(ii), if the federal Advisory Committee on Immunization Practices (ACIP) includes the immunizations in its recommendations with respect to the individual involved, insurers in the individual and small group markets are required to provide coverage for immunizations without cost-sharing requirements, except as otherwise allowed under 45 CFR 147.130 (a)(2)(i), (ii), and (iii). ACIP is a committee within the United States Centers for Disease Control that provides guidance and recommendations for vaccinations.

As of this date, the ACIP continues to recommend the COVID-19 vaccine, and, under subsection (1)(i), insurance coverage for COVID-19 vaccinations therefore continues to be required without cost-sharing except as otherwise allowed under 45 CFR 147.130 (a)(2)(i), (ii), and (iii).

Michigan Chief Medical Executive Standing Recommendation 2025-1 recognizes that any individual over six months old who has not received a 2025-2026 Food and Drug Administration-approved or -authorized COVID-19 vaccine “is considered to have an underlying condition that puts them at high risk for severe outcomes from COVID-19 and is thus eligible to receive an age-appropriate dose.”

In the event of a future change to the ACIP’s recommendations, MCL 500.3406bb(9) states that “[a]ny changes to the items and services required under subsection (1)(i) must take effect for the plan year that begins on or after the date that is 1 year after the date the recommendation or guideline is issued.”

Consumers with questions about their health insurance may contact DIFS at [Michigan.gov/DIFScomplaints](https://Michigan.gov/DIFScomplaints) or by calling Monday to Friday from 8 a.m. to 5 p.m. at 877-999-6442.

Any questions regarding this bulletin should be directed to:

Department of Insurance and Financial Services  
Office of General Counsel  
530 West Allegan Street, 7<sup>th</sup> Floor  
Lansing, Michigan 48933  
Toll Free: (877) 999-6442

/s/

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Anita G. Fox  
Director