

Raymond P. Ward proposes the following substitute bill:

Insurance Coverage Amendments

2026 GENERAL SESSION

STATE OF UTAH

Chief Sponsor: Nicholeen P. Peck

Senate Sponsor:

LONG TITLE

General Description:

This bill amends provisions related to insurance coverage.

Highlighted Provisions:

This bill:

▸ requires a health benefit plan to cover certain procedures and treatment to reverse a sex transition if the health benefit plan covers certain treatments or procedures to effectuate a sex transition.

Money Appropriated in this Bill:

None

Other Special Clauses:

None

Utah Code Sections Affected:

ENACTS:

31A-22-663, Utah Code Annotated 1953

Be it enacted by the Legislature of the state of Utah:

Section 1. Section **31A-22-663** is enacted to read:

31A-22-663 . Coverage for reversal of sex transition procedures.

(1) As used in this section:

(a) "Hormonal transgender treatment" means the same as that term is defined in Section 58-1-603.

(b) "Primary sex characteristic surgical procedure" means the same as that term is defined in Section 58-67-102.

(c) "Secondary sex characteristic surgical procedure" means the same as that term is defined in Section 58-67-102.

(d) "Sex transition procedure" means:

- 30 (i) a primary sex characteristic surgical procedure; or
- 31 (ii) a secondary sex characteristic surgical procedure.
- 32 (2) A health benefit plan that covers hormonal transgender treatments that the health benefit
- 33 plan considers necessary for an individual's sex transition shall also cover any hormonal
- 34 treatments necessary to reverse an individual's sex transition.
- 35 (3) A health benefit plan that covers a sex transition procedure that the health benefit plan
- 36 considers medically necessary shall also cover any surgical procedures necessary to
- 37 reverse an individual's sex transition procedure.
- 38 (4) This section applies to a health benefit plan renewed or entered into on or after January
- 39 1, 2027.

40 Section 2. **Effective Date.**

41 This bill takes effect on May 6, 2026.