

Raymond P. Ward proposes the following substitute bill:

**Insurance Coverage Amendments**

2026 GENERAL SESSION

STATE OF UTAH

**Chief Sponsor: Nicholeen P. Peck**

Senate Sponsor: Daniel McCay

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**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

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*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~~
- 32a ~~benefit~~ ~~]~~ ~~←~~ ~~H~~
- 33 ~~H~~ ~~→~~ ~~[~~ ~~plan considers necessary~~ ~~]~~ ~~←~~ ~~H~~ for an individual's sex transition shall also cover any
- 33a hormonal
- 34 treatments necessary to reverse an individual's sex transition.
- 35 (3) A health benefit plan that covers a sex transition procedure ~~H~~ ~~→~~ ~~[~~ ~~that the health benefit~~
- 35a ~~plan~~ ~~]~~ ~~←~~ ~~H~~
- 36 ~~H~~ ~~→~~ ~~[~~ ~~considers medically necessary~~ ~~]~~ ~~←~~ ~~H~~ shall also cover any surgical procedures
- 36a 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.

Section 2. **Effective Date.**

This bill takes effect on May 6, 2026.