

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

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 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:

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

Section 2. Effective Date.

This bill takes effect on May 6, 2026.