

The Commonwealth of Massachusetts

PRESENTED BY:

John R. Gaskey

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to insurance coverage for new treatment.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>John R. Gaskey</i>	<i>2nd Plymouth</i>	<i>1/17/2025</i>

HOUSE No. 1172

By Representative Gaskey of Carver, a petition (accompanied by bill, House, No. 1172) of John R. Gaskey relative to insurance coverage for gender-affirming health care services. Financial Services.

The Commonwealth of Massachusetts

**In the One Hundred and Ninety-Fourth General Court
(2025-2026)**

An Act relative to insurance coverage for new treatment.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

- 1 SECTION 1. Chapter 32A of the General Laws, as appearing in the 2024 Official
- 2 Edition, is hereby amended by inserting after section 17S a new section:-
- 3 Section 17T. (a) For the purpose of this section, “detransition-related treatment” shall
- 4 mean any form of medical, psychological, or psychiatric treatment, including but not limited to
- 5 mental-health treatment, medical interventions, and surgeries, that stops, reverses, or helps an
- 6 individual cope with the effects of prior gender-affirming health care services, defined pursuant
- 7 to Section 1 of Chapter 9A.
- 8 (b) Any coverage offered by the commission to an active or retired employee of the
- 9 commonwealth insured under the group insurance commission that covers gender-affirming
- 10 health care services, defined pursuant to Section 1 of Chapter 9A, shall provide coverage for
- 11 detransition-related treatment. The benefits in this section shall not be subject to any greater

12 deductible, coinsurance, copayments or out-of-pocket limits than any other benefit provided by
13 the commission.

14 SECTION 2: Chapter 118E of the General Laws, as appearing in the 2024 Official
15 Edition, is hereby amended by inserting after section 10Q a new section:-

16 Section 10R. (a) For the purpose of this section, “detransition-related treatment” shall
17 mean any form of medical, psychological, or psychiatric treatment, including but not limited to
18 mental-health treatment, medical interventions, and surgeries, that stops, reverses, or helps an
19 individual cope with the effects of prior gender-affirming health care services, defined pursuant
20 to Section 1 of Chapter 9A.

21 (b) The division and its contracted health insurers, health plans, health maintenance
22 organizations, behavioral health management firms and third-party administrators under contract
23 to a Medicaid managed care organization or primary care clinician plan shall provide coverage
24 under all benefit plans that cover gender-affirming health care services, defined pursuant to
25 Section 1 of Chapter 9A, for detransition-related treatments.

26 SECTION 3. Chapter 175 of the General Laws, as appearing in the 2024 Official Edition,
27 is hereby amended by inserting after section 47UU a new section:-

28 Section 47VV. (a) For the purpose of this section, “detransition-related treatment” shall
29 mean any form of medical, psychological, or psychiatric treatment, including but not limited to
30 mental-health treatment, medical interventions, and surgeries, that stops, reverses, or helps an
31 individual cope with the effects of prior gender-affirming health care services, defined pursuant
32 to Section 1 of Chapter 9A.

33 (b) Any policy, contract, agreement, plan or certificate of insurance issued, delivered or
34 renewed within the commonwealth, which is considered creditable coverage under section 1 of
35 chapter 111M, and which covers gender-affirming health care services, defined pursuant to
36 Section 1 of Chapter 9A, shall provide coverage for detransition-related treatment.

37 SECTION 4. Chapter 176A of the General Laws, as appearing in the 2024 Official
38 Edition, is hereby amended by inserting a new section:-

39 Section 39. (a) For the purpose of this section, “detransition-related treatment” shall mean
40 any form of medical, psychological, or psychiatric treatment, including but not limited to mental-
41 health treatment, medical interventions, and surgeries, that stops, reverses, or helps an individual
42 cope with the effects of prior gender-affirming health care services, defined pursuant to Section 1
43 of Chapter 9A.

44 (b) Any contract between a subscriber and the corporation under an individual or group
45 hospital service plan that is delivered, issued or renewed within the commonwealth and that
46 covers gender-affirming health care services, defined pursuant to Section 1 of Chapter 9A, shall
47 provide coverage for detransition-related treatments.

48 SECTION 5. Chapter 176B of the General Laws, as appearing in the 2024 Official
49 Edition, is hereby amended by inserting a new section:-

50 Section 26. (a) For the purpose of this section, “detransition-related treatment” shall mean
51 any form of medical, psychological, or psychiatric treatment, including but not limited to mental-
52 health treatment, medical interventions, and surgeries, that stops, reverses, or helps an individual
53 cope with the effects of prior gender-affirming health care services, defined pursuant to Section 1
54 of Chapter 9A.

55 (b) Any subscription certificate under an individual or group medical service agreement
56 delivered, issued or renewed within the commonwealth that covers gender-affirming health care
57 services, defined pursuant to Section 1 of Chapter 9A, shall provide coverage for detransition-
58 related treatments.

59 SECTION 6. Chapter 176G of the General Laws, as appearing in the 2024 Official
60 Edition, is hereby amended by inserting a new section:-

61 Section 34. (a) For the purpose of this section, “detransition-related treatment” shall mean
62 any form of medical, psychological, or psychiatric treatment, including but not limited to mental-
63 health treatment, medical interventions, and surgeries, that stops, reverses, or helps an individual
64 cope with the effects of prior gender-affirming health care services, defined pursuant to Section 1
65 of Chapter 9A.

66 (b) An individual or group health maintenance contract that is issued or renewed and that
67 covers gender-affirming health care services, defined pursuant to Section 1 of Chapter 9A, shall
68 provide coverage for detransition-related treatments.