

THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE BILL

No. 1007 Session of
2025

INTRODUCED BY BROOKS, MASTRIANO AND PENNYCUICK,
SEPTEMBER 17, 2025

REFERRED TO BANKING AND INSURANCE, SEPTEMBER 17, 2025

AN ACT

1 Providing for insurance coverage for transition intervention
2 reversal services.

3 The General Assembly of the Commonwealth of Pennsylvania
4 hereby enacts as follows:

5 Section 1. Short title.

6 This act shall be known and may be cited as the Fairness in
7 Access to Interventions for Reversal of Covered Alteration or
8 Reassignment Encounters Act.

9 Section 2. Definitions.

10 The following words and phrases when used in this act shall
11 have the meanings given to them in this section unless the
12 context clearly indicates otherwise:

13 "Department." The Department of Human Services of the
14 Commonwealth.

15 "Gender transition intervention." A drug, device, surgery,
16 procedure or counseling service that is intended to, or is
17 reasonably expected to, alter physical, physiological,
18 psychological or behavioral traits in order to present, appear

1 or identify as a sex different from the individual's biological
2 sex.

3 "Health insurance policy." The term shall mean the same as
4 defined under 40 Pa.C.S. § 4001 (relating to definitions).

5 "Transition intervention reversal service." The following:

6 (1) Health care services, including hormonal, surgical
7 or behavioral health treatments, that are reasonably
8 indicated for an individual who has previously undergone a
9 gender transition intervention and who seeks to restore
10 physical or functional characteristics consistent with the
11 individual's biological sex.

12 (2) The term includes:

13 (i) counseling and mental health care related to
14 reversal; and

15 (ii) hormonal therapies, reconstructive procedures
16 and behavioral health care.

17 (3) The term does not include any procedure, treatment
18 or counseling that constitutes or promotes a gender
19 transition intervention.

20 Section 3. Insurance coverage required.

21 (a) Private insurance.--A health insurance policy delivered,
22 issued for delivery or renewed within this Commonwealth shall
23 provide coverage for medically necessary transition intervention
24 reversal services if the health insurance policy previously
25 covered a gender transition intervention for the same
26 individual.

27 (b) Medical assistance and Children's Health Insurance
28 Program.--The department shall ensure that coverage for
29 transition intervention reversal services is provided under all
30 programs administered or funded by the Commonwealth, including

1 medical assistance and the Children's Health Insurance Program
2 if the program previously covered a gender transition
3 intervention for the same individual.

4 (c) Compliance.--The Insurance Department shall ensure
5 compliance with this section through review of insurance policy
6 forms and any other appropriate regulatory oversight mechanisms.

7 Section 4. Reporting.

8 (a) Duty of insurers.--

9 (1) A health insurer providing coverage in this
10 Commonwealth shall annually report to the Insurance
11 Department, in a manner and form prescribed by the Insurance
12 Department, the number of individuals for whom transition
13 intervention reversal services were covered, the general
14 categories of services provided and the total expenditures.

15 (2) Within 12 months of the effective date of this
16 paragraph, and annually thereafter, the Insurance Department
17 shall submit a report to the chairperson and minority
18 chairperson of the Banking and Insurance Committee of the
19 Senate and the Insurance Committee of the House of
20 Representatives summarizing implementation and utilization of
21 coverage under private health insurance policies. The report
22 shall include the number of covered individuals and claims
23 submitted for transition intervention reversal services in
24 aggregate form.

25 (b) Duty of department.--Within 12 months of the effective
26 date of this subsection, and annually thereafter, the department
27 shall submit a report to the chairperson and minority
28 chairperson of the Health and Human Services Committee of the
29 Senate and the Human Services Committee of the House of
30 Representatives summarizing the number and type of transition

1 intervention reversal services covered under medical assistance
2 and the Children's Health Insurance Program. The report shall
3 include only aggregate data and may not contain individually
4 identifiable health information.

5 Section 5. Abrogation.

6 All regulations or parts of regulations inconsistent with
7 this act are abrogated.

8 Section 6. Effective date.

9 This act shall take effect immediately.