

SENATE BILL NO. 291

May 07, 2025, Introduced by Senators LINDSEY, ALBERT, DALEY, HOITENGA, LAUWERS, OUTMAN and THEIS and referred to Committee on Government Operations.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 3406ww.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

- 1 Sec. 3406ww. (1) An insurer that delivers, issues for
- 2 delivery, or renews in this state a health insurance policy shall
- 3 provide coverage for all of the following:
- 4 (a) All possible adverse consequences related to an enrollee's
- 5 gender transition procedure or treatment, including any short- or

1 long-term side effects of the procedure or treatment.

2 (b) Any testing or screening necessary to monitor the mental
3 and physical health of the enrollee on at least an annual basis.

4 (c) Any procedure or treatment necessary to reverse the
5 enrollee's gender transition procedure or treatment.

6 (2) An insurer described in subsection (1) shall provide the
7 coverage described in subsection (1) to an enrollee who has
8 undergone a gender transition procedure or treatment regardless of
9 whether the enrollee was an enrollee under the health insurance
10 policy at the time of the procedure or treatment.

11 (3) As used in this section:

12 (a) "Gender transition" means a medical process by which an
13 individual's anatomy, physiology, or mental state is treated or
14 altered, including the removal of otherwise healthy organs or
15 tissue, the introduction of implants or performance of other
16 plastic surgery, hormone treatment, or the use of drugs,
17 counseling, or therapy, for the purpose of furthering or assisting
18 the individual's identification as a member of the opposite
19 biological sex or group or demographic category that does not
20 correspond to the individual's biological sex.

21 (b) "Gender transition procedure or treatment" means a medical
22 procedure or treatment performed or provided for the purpose of
23 assisting an individual with gender transition.