

**JOINT COMMITTEE ON FINANCIAL SERVICES
2025 -2026 (194th) BILL SUMMARY**

Bill No: H1188

Title: AN ACT RELATIVE TO TRANS-INCLUSIVE HEALTHCARE ACCESS

Sponsor(s): Rep. Natalie M. Higgins (*Leominster*), Christine P. Barber (*Somerville*)

Hearing Date: October 14, 2025

Reporting Deadline: December 3, 2025

Prior History:

2023-24 (H1037): Ordered to a House Study

2021-22 (H4079): Ordered to a House Study

Similar Matters: S681 (Comerford – Identical)

CURRENT LAW:

M.G.L. c. 32A Contributory Group General or Blanket Insurance for Persons in the Service of the Commonwealth (Group Insurance Commission)

M.G.L. c. 118E Division of Medical Assistance (MassHealth)

M.G.L. c. 175 Insurance

M.G.L. c. 176A Non-Profit Hospital Service Corporations (Blue Cross of Massachusetts)

M.G.L. c. 176B Medical Service Corporations (Blue Shield of Massachusetts)

M.G.L. c. 176G Health Maintenance Organizations (HMOs)

Chapter 199 of the Acts of 2011, An Act Relative to Gender Identity

Added “gender-identity” as a protected characteristic to Massachusetts’ employment, housing, credit, and public accommodation laws. The Division of Insurance, MassHealth and the Group Insurance Commission, all interpreted this law to prevent discrimination in healthcare coverage on the basis of gender identity or gender dysphoria, given the state’s strong prohibition against sex discrimination in all areas of health insurance.

Chapter 127 of the Acts of 2022, An Act expanding protections for reproductive and gender-affirming care

Access to gender-affirming health care services is a right secured by the constitution and laws of the commonwealth. Interference with this right, whether or not under the color of law, is against the public policy of the commonwealth.

SUMMARY:

The Group Insurance Commission, MassHealth and commercial health insurers will require no more than one letter from a health care provider, including but not limited to a qualified mental health professional, that affirms the medical necessity of gender affirming care.

“Qualified mental health care professional” will, unless the context clearly requires otherwise, mean a mental health professional who meets the minimum credentials, training and standards of care for working with gender dysphoric adults and adolescents developed by the World Professional Association for Transgender Health.