

119TH CONGRESS
1ST SESSION

S. 1774

To amend title 5, United States Code, to provide that certain treatments may not be covered under the health insurance program carried out under chapter 89 of that title, and for other purposes.

IN THE SENATE OF THE UNITED STATES

MAY 15, 2025

Mr. RISCH (for himself, Ms. LUMMIS, Mr. RICKETTS, and Mr. CRAMER) introduced the following bill; which was read twice and referred to the Committee on Homeland Security and Governmental Affairs

A BILL

To amend title 5, United States Code, to provide that certain treatments may not be covered under the health insurance program carried out under chapter 89 of that title, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Protecting Minors in
5 Federal Health Plans Act”.

1 **SEC. 2. PROHIBITIONS ON FEHB COVERAGE FOR CERTAIN**
 2 **TREATMENT.**

3 (a) IN GENERAL.—Section 8902 of title 5, United
 4 States Code, is amended by adding at the end the fol-
 5 lowing:

6 “(q)(1) In this subsection, the term ‘gender-affirming
 7 care or service’—

8 “(A) means a medical intervention designed to
 9 treat gender dysphoria;

10 “(B) includes hormone therapy, the use of pu-
 11 berty blockers, and any surgical procedure aimed at
 12 gender transition; and

13 “(C) notwithstanding subparagraphs (A) and
 14 (B), does not include—

15 “(i) a service provided to an individual
 16 with a medically verifiable disorder of sexual de-
 17 velopment, including an individual with an
 18 irresolvable and ambiguous external sex char-
 19 acteristic, including an individual born with—

20 “(I) 46 XY chromosomes and under-
 21 virilization;

22 “(II) 46 XX chromosomes and
 23 virilization; or

24 “(III) both ovarian and testicular tis-
 25 sue;

“(ii) a service provided to treat a disorder diagnosed by a physician in which the physician has determined through genetic or biochemical testing that the applicable individual has abnormal (or otherwise inconsistent with typical male or female characteristics)—

“(I) sex chromosome structure;

“(II) sex steroid hormone production;

or

“(III) sex steroid hormone action;

“(iii) the treatment of any infection, injury, disease, or disorder that has been caused or worsened by a medical intervention described in subparagraph (A), without regard to whether that intervention—

“(I) was performed in compliance with State or Federal law; or

“(II) was covered under a contract under this chapter, as of the date on which the intervention was performed;

“(iv) any procedure that—

“(I) is performed to address a physical disorder, injury, or illness that, as certified by a physician, poses an imminent

1 risk of death or impairment of major bod-
 2 ily function; and

3 “(II) is not performed for the purpose
 4 of gender transition or to alleviate psycho-
 5 logical, physical, or mental distress relating
 6 to gender;

7 “(v) a prescription for puberty suppression
 8 or blocking that is used to normalize puberty in
 9 an individual younger than 18 years of age who
 10 has been diagnosed with precocious puberty;

11 “(vi) any hormone therapy procedure that
 12 is used to stimulate puberty in an individual
 13 younger than 18 years of age who has been di-
 14 agnosed with delayed puberty, if the hormones
 15 administered through that procedure are—

16 “(I) consistent with the biological sex
 17 of the individual; and

18 “(II) used to stimulate a normal pu-
 19 berty consistent with the biological sex of
 20 the individual; or

21 “(vii) male circumcision.

22 “(2) Subject to paragraph (3), and notwithstanding
 23 any other provision of law or regulation, a contract under
 24 this chapter may not include coverage for any gender-af-

1 firming care or service for any individual younger than
2 18 years of age.

3 “(3) In the case of an individual who, as of the effec-
4 tive date of this subsection, is younger than 18 years of
5 age and who, as of that effective date, is undergoing hor-
6 mone therapy that, as of the day before that effective date,
7 is covered by a contract under this chapter, that hormone
8 therapy may continue to be covered under such a contract
9 after that effective date if the hormone therapy is provided
10 pursuant to a reduction schedule that—

11 “(A) is supervised by a physician; and

12 “(B) requires that therapy to conclude not later
13 than 1 year after that effective date.”.

14 (b) APPLICABILITY.—The amendment made by sub-
15 section (a) shall apply with respect to any contract entered
16 into, or renewed for a contract year, on or after the date
17 of enactment of this Act.

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