

16 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MONTANA:

18        **NEW SECTION. Section 1. Tort actions -- gender transition treatment for minors.** (1) An action  
19      brought by a person for damages for injuries suffered from gender transition treatment the person received as a  
20      minor must be commenced within 25 42 years from the date the person reaches 18-30 years of age or within 4  
21      2 years from the time of discovery by the person of both the injury and the causal relationship between the  
22      gender transition treatment and the injury, whichever occurs later.

23 (2) For the purposes of this section, "gender transition treatment" means the following medical  
24 treatments provided:

25 (a) to a female minor to address the minor's perception that her gender or sex is not female:

26 (i) surgical procedures, including a vaginectomy, hysterectomy, oophorectomy, ovarectomy,  
27 reconstruction of the urethra, metoidioplasty, phalloplasty, scrotoplasty, implantation of erection or testicular  
28 protheses, subcutaneous mastectomy, voice surgery, and pectoral implants;

**NEW SECTION. Section 2. Reciprocity in gender transition treatment coverage required. (1) A**  
or individual insurance policy that includes coverage for gender transition treatment or subsequent  
treatment directly related to the provision of gender transition treatment must also include coverage for  
transition treatment under equivalent cost-sharing policies.

(2) If the group or individual insurance policy ceases coverage for gender transition treatment, the policy is not required to provide equivalent coverage for detransition treatment, except that the policy must provide equivalent coverage to insureds who were enrolled when gender transition treatment coverage was provided and received benefits under that coverage.

(3) For the purposes of this section "gender transition treatment" means the following medical treatments provided:

(a) to a female to address her perception that her gender or sex is not female:

(i) surgical procedures, including a vaginectomy, hysterectomy, oophorectomy, ovarioectomy, resection of the urethra, metoidioplasty, phalloplasty, scrotoplasty, implantation of erection or testicular prostheses, subcutaneous mastectomy, voice surgery, and pectoral implants;

(ii) supraphysiologic doses of testosterone or other androgens; or

(iii) puberty blockers, such as GnRH agonists or other synthetic drugs that suppress the production of estrogen and progesterone to delay or suppress pubertal development in female minors; and