

Date of Hearing: April 29, 2026

ASSEMBLY COMMITTEE ON APPROPRIATIONS

Buffy Wicks, Chair

AB 1876 (Addis) – As Introduced February 12, 2026

Policy Committee:	Health	Vote:	12 - 4
	Judiciary		9 - 3

Urgency: No State Mandated Local Program: Yes Reimbursable: No

SUMMARY:

This bill prohibits a health plan or health insurer (collectively, health insurer) from denying coverage or benefits, or otherwise discriminating against, a subscriber, enrollee, or policyholder on the basis of race, color, national origin, age, disability, or sex.

Specifically, this bill:

- 1) Defines “discrimination on the basis of sex” for purposes of this bill to include, but not be limited to, discrimination on the basis of sex characteristics, including intersex traits, pregnancy or related conditions, sexual orientation, gender identity, or sex stereotypes.
- 2) Prohibits a health insurer from engaging in various specified activities based on an individual’s sex assigned at birth, gender identity, or gender otherwise recorded, race, color, national origin, sex, age, disability, or any combination thereof.
- 3) Requires a health insurer’s evidences of coverage, disclosure form, and combined evidence of coverage and disclosure form to include in a notice to enrollees:
 - a) A statement that the health plan or health insurer does not discriminate on the basis of a characteristic protected under applicable state law.
 - b) How to file a grievance regarding discrimination, including the health insurer’s website where an enrollee may file a grievance, if available, and the telephone number an enrollee may use to file a grievance regarding discrimination.

FISCAL EFFECT:

The Department of Insurance estimates costs of \$6,000 in fiscal year (FY) 2026-27 and \$18,000 in FY 2027-28 to review insurers’ evidence of coverage and disclosure forms (Insurance Fund).

The Department of Managed Care anticipates minor and absorbable costs.

COMMENTS:

- 1) **Purpose.** This bill is co-sponsored TransLatin@ Coalition, Equality California, Planned Parenthood Affiliates of California, Trans Family Support Services, and Gender Justice LA. According to the author:

While the federal government works to weaken nondiscrimination protections, California is standing firm in our values. [This bill] ensures all Californians can access health care without fear of discrimination.

- 2) **Background.** On January 28, 2025, President Donald Trump issued Executive Order (EO) 14187, titled "Protecting Children from Chemical and Surgical Mutilation." EO 14187 prohibits the use of federal funds to perform surgeries, provide hormone therapy, subscribe puberty blockers, or perform any other gender-affirming treatments on a person 19 years of age or younger. Although some hospitals (including one in Los Angeles) stopped providing gender affirming care, within a month several lawsuits had been filed challenging the EO on multiple grounds, including that the EO exceeded the President's authority to override anti-discrimination provisions of Section 1557 of the Affordable Care Act (ACA). Although litigation is still pending, most federal district courts hearing the issue have sided with plaintiffs and enjoined the federal government from withholding federal funds. In addition, a coalition of Attorneys General of several states filed a suit challenging EO 14187.

The author and supporters present this bill as a response to the efforts of the Trump Administration to use the power of the federal purse to deny access to certain kinds of health care that the administration disfavors, including some reproductive care for women, and especially, gender-affirming care for minors by codifying in state law federal anti-discrimination provisions in the ACA.

- 3) **Opposition.** The California Family Council writes in opposition:

By treating an insurer's denial of coverage as unlawful discrimination, AB 1876 removes insurers' discretion to assess medical necessity, long-term risks, and evolving scientific evidence, particularly when the patient is a minor. These interventions carry serious lifelong consequences, including impacts on bone density, fertility, cardiovascular health, and neurological development. Surgical procedures performed on minors are permanent and irreversible. Insurers should retain the ability to exercise careful medical and actuarial judgment without facing sweeping penalties.

Additionally, AB 1876 poses serious religious liberty concerns. Many faith-based employers and individuals hold sincere religious convictions that sex is immutable. Compelling employers or individuals through insurance mandates to subsidize gender-transition procedures would violate deeply held religious beliefs and conscience protections.