

February 17, 2026

1021 O Street, Suite 4120

Sacramento, CA 95814



Re: Opposition AB 1876

Dear Assembly Member Addis

On behalf of tens of thousands of constituents, allied organizations, and more than 2,000 churches across California, the California Family Council respectfully opposes AB 1876. This bill would prohibit insurance companies from denying coverage for sex rejecting medical procedures and drugs, like puberty blockers, cross-sex hormones, or double mastectomies for minors, described in the text as "gender-affirming care."

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. (See MOU on the Role of Puberty in Adolescent Development)

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.

For more information on sex rejecting procedures:

[Cass Report](#)

[US Department of HHS](#)

For these reasons, the California Family Council opposes AB 1876.

Sincerely,

A handwritten signature in black ink, appearing to read "Greg Burt", with a long horizontal flourish extending to the right.

Greg Burt

Vice President

California Family Council