



OFFICE OF THE GOVERNOR

OCT 13 2025

To the Members of the California State Senate:

I am returning Senate Bill 257 without my signature.

This bill would make pregnancy a triggering event for purposes of enrollment or changing a health benefit plan.

I thank the author for her commitment to ensuring pregnant individuals have access to early and regular prenatal care and am supportive of policies that provide timely access to health care coverage. Unfortunately, this bill risks the overall affordability of health care in California, and is projected to increase health care spending by tens of millions of dollars annually – at a time when California is taking steps to control costs, as consumers are facing uncertainty and double-digit rate increases in their health care premiums across the nation.

Additionally, just this spring, California submitted a new essential health benefits (EHB) benchmark plan, which establishes minimum coverage requirements for specified plans as required by the ACA, to include specified infertility services, specified durable medical equipment, and hearing exams and hearing aids. This proposed expansion reached the upper limit of projected premium increases permitted by federal regulations. Passing additional policies that will lead to further premium increases while the EHB benchmark plan is still pending federal consideration would be irresponsible.

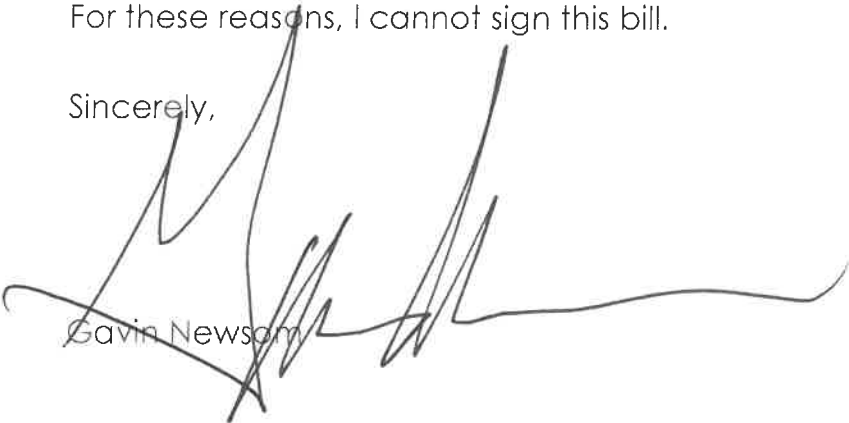
Finally, this bill would set a dangerous precedent for condition-specific special enrollment periods. The individual health insurance market can easily become unstable if persons are allowed to enroll when medical expenses first occur. This is why I signed a bill in 2019, SB 78, establishing an individual shared responsibility

penalty for people who do not have or maintain their health insurance coverage. Individual market instability will lead to even higher costs in this fragile market.

For these reasons, I cannot sign this bill.

Sincerely,

Gavin Newsom

A handwritten signature in dark ink, appearing to be "Gavin Newsom", is written over the printed name. The signature is stylized with a large, sweeping initial "G" and a long, horizontal flourish extending to the right.