ELIMINATING WA TRANSGENDER HEALTHCARE EXCLUSIONS

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Transgender (TG) Healthcare Exclusions

• TG: Transgender, Transsexual & Gender-nonconforming people

• Why was TG healthcare excluded in past?
  • Bias, discrimination, sexual minority
  • “Experimental” or “cosmetic” surgeries & therapy
    • Flawed studies from 1980’s
    • Hayes study - 2005
States Now Banning TG Healthcare Exclusions

- California
- Colorado
- Connecticut
- Oregon
- Vermont
- D.C.

All in the last 2 years, accomplished by an Insurance Bulletin issued by the state’s Insurance Commissioner.
Who in WA Has TG Healthcare Coverage?

• UW Undergraduate Students
• City of Seattle
• Group Health Coop Employees
• Privately Insured Corporations
  • Microsoft
  • Boeing
  • Amazon
  • Google
Who in WA Doesn’t Have TG Healthcare Coverage?

- UW Graduate Students
- UW Employees
- UW Faculty
UW Faculty Health Insurance Options

• Uniform Medical Plan
  • Regence Blue Shield
• Group Health Cooperative
• Kaiser
Current TG Exclusions

• Uniform Medical Plan-Classic (2014)
  • What the Plan Doesn’t Cover
    • #68. Sex Reassignment: Drugs, surgery, services, or supplies for sex (gender) reassignment.

• Group Health Cooperative-Classic
  • Benefit Exclusions & Limitations
    • #11. Sex reassignment surgery, services and supplies.
Excluded Medical Benefits

- Hormone therapy: Estrogen, Testosterone
- Hormone blockers / Puberty blockers
- Psychotherapy
- Post-transition:
  - Gynecologic care (MtF & sometimes FtM)
  - Breast exam / mammography (MtF)
Excluded Medical Procedures

- Mammography, Breast U/S (MtF)
- Gynecologic care
  - PAP smear (FtM)
- Prostate exam or PSA (MtF)
- Electrolysis (MtF)
What Gender Affirming Surgery is Excluded?

- Male-to-Female (MtF): Transwomen
  - Breast augmentation (reconstruction)
  - FFS: Facial Feminization Surgery
  - Tracheal shave (reduce Adam’s apple)
  - Orchiectomy
  - GRS/SRS: Genital Reconstruction Surgery
    - Vaginoplasty
What Gender Affirming Surgery is Excluded?

- Female-to-Male (FtM): Transmen
  - Bilateral Mastectomy (Top surgery)
  - Hysterectomy
  - Oophorectomy
  - GRS/SRS: (Bottom surgery)
    - Metoidioplasty
    - Phalloplasty
Why Remove TG Exclusions?

- TG Healthcare Benefits are…
  - Medically Necessary
  - Negligible Cost to Insurance Plan
  - Illegal to Discriminate in WA State
  - Add to UW Diversity & Competitive Edge
  - Right thing to do!
Medical Necessity

- Medical Associations with Policy Statements of the Medical Necessity of TG Healthcare:
  - American Medical Association
  - American Psychiatric Association
  - American Psychological Association
  - American Academy of Pediatrics
  - American Congress of Obstetricians & Gynecologists
  - World Professional Association for Transgender Health
Medical Necessity

• AMA Policy Statement:
  • RESOLVED, That our American Medical Association support public and private health insurance coverage for treatment of gender identity disorder as recommended by the patient’s physician. (American Medical Association HOD Resolution 122, 2008)
Medical Necessity

• Medical Treatment of Gender Dysphoria Saves Lives
  • 41% of TG people have attempted suicide
    • vs. 2% of general U.S. population who attempt suicide
    • Gender Dysphoria can kill
• Surgical outcomes are excellent
  • High patient satisfaction!
• Psychotherapy
  • Conversion (reparative) therapy doesn’t work & is unethical.
    • American Psychological Association
    • Banned by law in California & Washington
  • Gender supportive psychotherapy leads to self-acceptance and happiness!
Low Cost of Insurance

• **William’s Institute UCLA study**
  
  - Eighty-five percent (85%) of the 26 employers that provided information on costs of adding coverage to their existing health benefits plans reported no additional costs to add the coverage.
  
  - Based on the experiences of surveyed employers, 1 out of 10,000 employees (among employers with 1,000 to 10,000 employees) and 1 out of 20,000 employees (among employers with 10,000 to 50,000 employees) will utilize transition-related health benefits annually when they are available.

• **City of Seattle (Group Health)**
  
  - No actuarial data yet
WA State Law

• WA Human Rights Commission Statement on Insurance:
  • Sexual orientation, which includes gender identity and expression, is not a permissible consideration in insurance. Insurers may not refuse to issue or cancel or decline to renew insurance coverage on the basis of sexual orientation, nor may insurers offer different amounts of benefits payable, terms, rates, conditions, or types of coverage on the basis of sexual orientation.
Diversity & Competitive Edge at UW Medical Center

• Getting 100% on the Health Equality Index (HEI) and Corporate Equality Index (CEI) for a hospital requires being trans-friendly and having transgender services for patients and employees.

• Does UW want to lose potentially faculty to Oregon, California or even the City of Seattle because UW has discriminatory health care insurance plans?
  • Such plans may cause potential or current faculty who are transgender or faculty with transgender family members, to eliminate UW from their consideration because of these economically disadvantageous and discriminatory policies.
It’s the Right Thing to Do!

- Transgender Healthcare Exclusions are blatantly discriminatory towards a minority population which is vastly under-served by the medical insurance system and medical community.
Request to the FCBR

• Please help end this discriminatory policy for UW Faculty.
• Please send the WA PEBB and the UW Benefits Office a letter from your committee recommending…
  • Removal of TG Healthcare Exclusions
  • Purchasing policies with full TG healthcare benefits.