

Letter 17

From: [REDACTED]
To: [ETF SMB GIB Feedback](#)
Subject: Feedback regarding transgender exclusions
Date: Friday, December 30, 2016 3:26:53 PM

I am writing to express my support of removing exclusions for medical care for transgender individuals. As a licensed mental health provider who works primarily with the transgender population, I see firsthand the detrimental impact these exclusions have on transgender people. The procedures sought for gender transition are sought after a lengthy process of consideration and often include evaluation by medical and mental health providers. The major medical and counseling associations have ruled these procedures as medically necessary, and continuing to have these exclusions in place is acting in opposition to these organizations. As stated in the meeting today, the costs incurred when including these procedures is minimal, and the only reason for maintaining the exclusions is discrimination. Again, I wanted to express my support for removing exclusions from coverage.

Thank you for your time

Owen Karcher, MA, LPC-IT

Sent from my iPhone