

## Letter 43

**From:** [Brenda Lovick](#)  
**To:** [ETF SMB GIB Feedback](#)  
**Subject:** To the Wisconsin State Group Insurance Board  
**Date:** Tuesday, January 10, 2017 2:03:09 PM

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To the Wisconsin State Group Insurance Board:

I am Wisconsin resident. I am extremely dismayed to hear of your recent decision to reinstate exclusion of treatment for gender dysphoria in the state employee insurance plan. Such treatment is medically necessary, as it improves (and often saves) people's lives and prevents harm; this is endorsed by all major medical organizations, including the American Psychological Association, the American Medical Association, the Endocrine Society, and the American Academy of Pediatrics.

It is not fringe or experimental medicine. To not provide coverage for such services is discriminatory. It also does not reduce costs; the costs of not providing treatment are actually much higher, in terms of depression, anxiety, suicidality, and lost productivity. The City of San Francisco, which has been providing full coverage of services to its employees for almost a decade now, has seen no increase in premiums due to coverage of trans-related care. Many insurance companies have also been providing fully inclusive plans for years, and if they were transparent and honest about it, they would have to also confess that overall costs do not increase due to provisions for trans-related care.

Your decision to reinstate these exclusions is, at best, misguided. You should not allow religious, political, or personal beliefs to justify restricting access to medically necessary care for a group of people who rely on you. To do so is discrimination against citizens and employees of our State, is harmful to their health, well being, and productivity, and does not save the state any money. There is no benefit here, only injustice. You must not reinstate these exclusions.

Sincerely,  
Rev. Brenda Lovick  
Pastor in the Evangelical Lutheran Church in America  
Deerfield, WI

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Brenda Lovick

*Sent from IQTell - my Productivity app*