## Letter 24

From: MATTHEW R DORRIS
To: ETF SMB GIB Feedback
Subject: coverage concern

Date: Wednesday, February 15, 2017 10:26:40 AM

## To whom it may concern

I receive insurance through the University of Wisconsin-Madison. A recent email included below notified me of a change in coverage for transgender health care. Though I am not currently seeking gender confirmation care, as a member of the wider LGBT community I am concerned over these changes. Additionally, the included summary and memorandums raised additional questions. Please respond to the following

- There were 4 contingencies that had to be met for the change in coverage to happen. The first was that the Department of Health and Human Service's understanding that not to cover transgender health care was a form of sex based discrimination had to be overturned. That case was decided at the end of December, but an appeal has been filed by the American Civil Liberties Union. What happens if and when the appeal has the opposite ruling as the lower court?
- Where can I get more information on the values cited in the table under "Financial Impact" in the January 23, 2017, memorandum by Schatten and Vieira? When I calculated the same values using the citations given I arrived at different numbers.
- Similarly, in text values report 2-5 members requiring treatment, yet the cited statistics show the number starts at 0.49 people not 2. How do you reconcile this difference?
- If the companies' real concern is the cost of surgeries where "the vast majority" of costs arise why is coverage of "hormones and supplies related to gender reassignment" also being discontinued?
- Given that the Affordable Care Act has been in place for multiple years why was the "cost to cover services related to transgender dysphoria not anticipated during rate development and negotiations for 2017?"
- Given that this is a problem with planning for 2017, what plans are being put in place to account for this cost in 2018?

Grateful for your prompt response, Matthew Dorris