

## Letter 30

**From:** [Anna M Kupiecki](#)  
**To:** [ETF SMB GIB Feedback](#)  
**Subject:** Objection to the Reinstatement of the Gender Reassignment Exclusion  
**Date:** Friday, February 17, 2017 5:01:15 PM  
**Importance:** High

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To Whom It May Concern:

I would like to share my official, written objection as a policy holder through ETF to the reinstatement of the Gender Reassignment Exclusion. Gender reassignment surgery is not optional for many transgender people and is necessary for their bodily and mental health. By excluding this treatment, you are putting the lives of transpeople at risk in at least two (if not more) very important ways: One, the suicide rate for transpeople is already higher than the national average and by denying them coverage for their transition, you may put their peace and wellbeing too far out of reach. Second, if they still pursue treatment, it would likely be with a low-cost, undereducated practitioner, which can result in injury, illness, and even directly in death.

With this reinstatement, you have trivialized the necessity for gender reassignment treatment for vulnerable individuals in our community who are desperately in need of our compassion and support

In short, you have made a mistake. I do not wish to lose my colleagues over it.

Sincerely,  
Anna

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Hours:  
Monday-Friday 8:30am-5:00pm