

August 14, 2018

Michael Farrell, Chair  
Group Insurance Board  
PO Box 7931  
Madison, WI 53707-7931

*Sent via email transmittal to [BoardFeedback@etf.wi.gov](mailto:BoardFeedback@etf.wi.gov)*

**RE: Transgender health insurance benefits**

Dear Chairman Farrell:

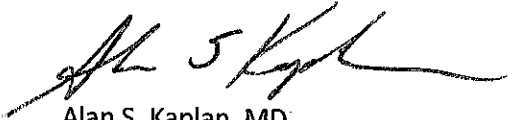
Gender dysphoria, the incongruence between a patient's assigned sex at birth and their gender identity, affects 0.6% of the population, or 1.4 million people in the United States. Nearly all expert led professional medical associations in the United States including the American Medical Association, Endocrine Society, American Society of Plastic Surgeons, American Psychiatric Association and the American Academy of Family Physicians have issued statements of support for the medical necessity and insurance coverage of gender affirming care for transgender patients. It is well established within medicine that one's gender identity is determined by biology, and being transgender is not a choice.

Transgender people experience higher rates of suicide, homelessness, poverty, interpersonal violence, substance abuse, and depression than the general U.S. population. Treatment of gender dysphoria, termed gender affirming care, results in functional improvements and quality of life for these patients and includes but is not limited to behavioral health care, hormonal therapy, and gender affirming surgery. Many private insurers cover gender affirming care including Blue Cross Blue Shield, United, Aetna, Cigna, Physician's Plus, GHC, Dean and the plan affiliated with UW Health, Quartz. Medicaid covers gender affirming care in 15 states including Minnesota, Illinois, and most recently, Iowa. Wisconsin's Medicaid plan does not currently have a benefit but in July 2018, a federal judge in WI ordered the state to pay for medically necessary gender affirming surgeries of two Medicaid recipients, citing "likelihood of ongoing, irreparable harm" to the patients. Medicare has covered gender affirming surgery, hormonal therapy, and therapy as of May 2014.

Many patients in Wisconsin lack access to gender affirming services but you and your colleagues on the Group Insurance Board are positioned to reverse that trend. I respectfully ask you to take this important step forward and support transgender patients which in turn, will allow providers at UW Health to better serve them. **Specifically, I ask you to include transgender health insurance benefits in Wisconsin's group health plan.**

Thank you for your consideration and please don't hesitate to contact me if you have any questions or concerns regarding this letter.

Sincerely,

A handwritten signature in black ink, appearing to read "A. S. Kaplan". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Alan S. Kaplan, MD  
CEO of UW Health