

August 14, 2018

Dear Members of the ETF Group Insurance Board,

I am a local business owner, as well as a lecturer at UW Madison. Both my teaching and my consulting focus on diversity and inclusion, primarily in the areas of healthcare and education.

I am writing to urge you to vote to remove the exclusion of procedures, services, and supplies related to surgery and sex hormones associated with gender reassignment for the plan year 2019. These are medically necessary services supported by all leading medical organizations in the United States. Research has demonstrated that access to these services results in improved individual and population health outcomes. Furthermore, these services represent a negligible increase in premiums and lead to long-term plan savings.

All major clinical and health policy organizations in the United States have issued policy statements declaring that procedures, services, and supplies related to surgery and sex hormones associated with gender reassignment are medically necessary¹. These organizations include the American Medical Association, the American Psychiatric Association, the American Psychological Association, the American Public Health Association, the American Academy of Family Physicians, and the American College of Obstetricians and Gynecologists, among others. As these policy statements articulate, gender-affirming care including hormones, surgical procedures, and psychotherapy are not “elective” or “cosmetic” procedures but are medically necessary treatment for gender dysphoria. Because treatment for gender dysphoria is medically necessary, these organizations call for such services to be included in private and public health insurance plans.

Additionally, a large body of rigorous empirical research in the biomedical, epidemiological, and social science literature has demonstrated the connection between access to these medically necessary services and improved mental and physical health outcomes. Access to medical gender transition is associated with improvements in psychological health^{2,3,4,5}, quality of life^{6,7,8,9}, HIV

¹ Lambda Legal, “Professional Organizations Supporting Transgender People in Healthcare,” accessed July 28, 2018, https://www.lambdalegal.org/sites/default/files/publications/downloads/l1_trans_professional_statements_17.pdf

² Annelou De Vries, Jennifer K. McGuire, Thomas D. Steensma, Eeva C.F. Wagenaar, Theo A.H. Dorcleijers, and Peggy T. Cohen-Kettenis, “Young Adult Psychological Outcome After Puberty Suppression and Gender Reassignment,” *Pediatrics* 143, no. 4 (2014): 1-9.

³ Cori A. Agarwal, Melody F. Scheefer, Lindsey N. Wright, Norelle K. Walzer, and Andy Rivera, “Quality of Life Improvement After Chest Wall Masculinization in Female-to-Male Transgender Patients: A Prospective Study Using the BREAST-Q and Body Uneasiness Test,” *Journal of Plastic, Reconstructive & Aesthetic Surgery* 71, no. 5 (2018): 651-657.

⁴ Jaclyn M., White Hughto, and Sari L. Reisner, “A Systematic Review of the Effects of Hormone Therapy on Psychological Functioning and Quality of Life in Transgender Individuals,” *Transgender Health* 1 no. 1 (2016): 21-31.

⁵ Erin C. Wilson, Yea-Hjung Chen, Sean Arayasirikul, Conrad Wenzel, and H. Fisher Raymond, “Connecting the Dots: Examining Transgender Women’s Utilization of Transition-related Medical Care and Associations with Mental Health, Substance Use, and HIV,” *Journal of Urban Health* 92, no. 1 (2015): 182-192.

⁶ Ebba K. Lindqvist, Hannes Sigurjonsson, Caroline Möllermark, Johan Rinder, Filip Farnebo, and T. Kalle Lundgren, “Quality of Life Improves Early After Gender Reassignment Surgery in Transgender Women,” *European Journal of Plastic Surgery* 40, no. 2 (2017): 223-226.

⁷ Nikolaos A. Papadopoulos, Jean-Daniel Lellé, Dmitry Zavlin, Peter Herschbach, Gerhard Henrich, Laszlo Kovacs, Benjamin Ehrenberger, Anna-Katharina Kluger, Hans-Guenther Machens, and Juergen Schaif, “Quality of Life and Patient Satisfaction Following Male-to-female Sex Reassignment Surgery,” *The Journal of Sexual Medicine* 14, no. 5 (2017): 721-730.

⁸ Mohammad Hassan Murad, Mohamed B. Elamin, Magaly Zumacta Garcia, Rebecca J. Mullan, Ayman Murad, Patricia J. Erwin, and Victor M. Montori, “Hormonal Therapy and Sex Reassignment: A Systematic Review and Meta-Analysis of Quality of Life and Psychosocial Outcomes,” *Clinical Endocrinology* 72, no. 2 (2010): 214-231.

⁹ White Hughto and Reisner, 2016.

incidence^{10,11}, substance use¹², and engagement in preventive health services¹³. Providing coverage for gender-affirming care will lower costs for ETF over the long term because it will reduce the financial burden associated with negative sequelae related to untreated gender dysphoria.

Finally, these services cost very little to include in ETF-administered health plans. Per ETF's own calculations, including these medically necessary services would cost approximately \$0.05-0.13 per member per month¹⁴. This is a negligible cost considering the potential savings to ETF. Research has demonstrated that including gender-affirming care in group insurance plans is cost-effective^{15,16,17}. For instance, in 2001 the City and County of San Francisco removed transgender exclusions from its employee health plans, and added a surcharge to rates to pay for it; five years later they removed the surcharge because the costs of reimbursement proved to be significantly lower than previously estimated¹⁸.

Because of the current exclusion of trans-related care, I have had to self-fund a significant portion of my own healthcare, including hormonal medications that are necessary to maintain my physical and mental health. This personal cost constrains my ability to grow my business and effectively support the local agencies who are my clients. Furthermore, when my consulting clients ask about best practices for trans-inclusive workplaces, I'm forced to explain that the State of Wisconsin has some of the worst trans employment practices in the region, leading to highly qualified trans job candidates seeking work elsewhere. Removing the exclusion would be an important step toward supporting a diverse and vibrant workforce and community.

It is imperative for the health of the employee members and the financial success of the ETF for these medically necessary services to be covered in the plan 2019 and in subsequent years. Therefore, I urge you to vote to remove the exclusion of procedures, services, and supplies related to surgery and sex hormones associated with gender reassignment at the August 22nd meeting.

Sincerely,



David Shlasko
Director, Think Again Training

¹⁰ Sari L. Reisner, Tonia Potcat, JoAnne Keatley, Mauro Cabral, Tampose Mothopeng, Emilia Dunham, Claire E. Holland, Ryan Max, and Stefan D. Baral, "Global Health Burden and Needs of Transgender Populations: A Review." *The Lancet* 388, no. 10042 (2016): 412-436.

¹¹ Wilson, et al., 2015.

¹² Alex S. Keuroghlian, Sari L. Reisner, Jaclyn M. White, and Roger D. Weiss, "Substance Use and Treatment of Substance Use Disorders in a Community Sample of Transgender Adults," *Drug and Alcohol Dependence* 152 (2015): 139-146.

¹³ María Eugenia Socías, Brandon D.L. Marshall, Inés Aristegui, Marcela Romero, Pedro Cahn, Thomas Kerr, and Omar Sued, "Factors Associated with Healthcare Avoidance Among Transgender Women in Argentina," *International Journal for Equity in Health* 13, no. 81 (2014): 1-8.

¹⁴ Employee Trust Funds, "Correspondence Memorandum," January, 30, 2017, <http://etf.wi.gov/boards/agenda-items-2017/gib0208/item4.pdf>.

¹⁵ William V. Padula, Shiona Heru, and Jonathan D. Campbell, "Societal Implications of Health Insurance Coverage for Medically Necessary Services in the US Transgender Population: A Cost-Effectiveness Analysis," *Journal of General Internal Medicine* 31, no. 4 (2016): 394-401.

¹⁶ Daphna Stroumsa, "The State of Transgender Health Care: Policy, Law, and Medical Frameworks," *American Journal of Public Health* 104, no. 3 (2014): e31-e38.

¹⁷ Aaron Belkin, "Caring For Our Transgender Troops—The Negligible Cost of Transition-Related Care," *New England Journal of Medicine* 373, no. 12 (2015): 1089-1092.

¹⁸ Stroumsa, 2014.