

August 15, 2018

Dear Members of the Group Insurance Board,

I am a mental health provider working in the state of Wisconsin. I am writing this letter 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, and access to these services improves individual and population health outcomes. Furthermore, these services represent a negligible increase in rate premiums and lead to long-term plan savings.

All major clinical and health policy organizations in the United States—including the American Medical Association, the American Psychological Association, and the American Public Health Association—have issued policy statements declaring that procedures, services, and supplies related to surgery and sex hormones associated with gender reassignment are medically necessary procedures. As such, these organizations call for such services to be included in private and public health insurance plans.

Additionally, a large body of empirical research 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, quality of life, HIV incidence, substance use, and engagement in preventive health services. Thus, providing coverage for gender-affirming care will actually lower costs for ETF over the long term.

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 month! This is a negligible cost considering the potential savings to ETF. Additionally, research has demonstrated that including gender-affirming care in group insurance plans is cost-effective. For instance, in 2001 the city of San Francisco removed transgender exclusions from its employee health plans; five years later they removed the employee surcharge because the costs of reimbursement proved to be significantly lower than previously estimated.

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.

Best Regards,



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