

Letter 9

From: Rep.Spreitzer
To: [ETF SMB Board Feedback](#)
Subject: Remove the exclusion for transgender health care
Date: Tuesday, August 21, 2018 3:38:13 PM
Attachments: [image001.png](#)
[image002.png](#)

Dear Members of the Group Insurance Board,

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 having access to these services improves people's health. Covering these services will cause minimal increase in premiums and will lead to long-term plan savings.

As a state legislator, I introduced a bill in the summer of 2017 that would have added protections to Wisconsin statutes against discrimination based on a person's gender identity or gender expression. More specifically, the bill prohibits an insurer from discriminating against a person on the basis of age, sex, residence, race, color, creed, religion, national origin, ancestry, marital status, occupation, sexual orientation, gender identity, or gender expression. The bill would have also provided critical protections in areas such as employment, housing, public accommodations, job services, the UW system, Wisconsin Technical College system, public or charter schools, jury duty, and the Wisconsin national guard. As with other legally protected groups, this bill rests on the simple concept that transgender people are people, and should be treated equally under the law. While this bill has not yet become law, many courts have already held that existing prohibitions against discrimination on the basis of sex already prohibit discrimination on the basis of gender identity. No one should be discriminated against based on a core part of who they are, and by voting to remove the exclusion of procedures, services, and supplies related to surgery and sex hormones associated with gender reassignment for the plan year 2019, you will be reaffirming that basic human right and protecting the health of individuals covered by these insurance plans.

All major clinical and health policy organizations in the United States have issued statements declaring that procedures, services, and supplies related to surgery and sex hormones associated with gender reassignment are medically necessary. These organizations include the American Medical Association, the American Psychiatric Association, the American Psychological Association, and many others. As these policy statements state, gender-affirming care including hormones, surgical procedures, and psychotherapy are not "elective" or "cosmetic" procedures. They are medically necessary treatment for gender dysphoria. Therefore, these services ought to be included in private and public health insurance plans.

Additionally, much research has shown that there is a connection between having access to these medically necessary services and having better mental and physical health, including areas such as quality of life, HIV incidence, substance use, and utilizing preventive health services. ETF's own calculations state that including these services will cost approximately \$0.05-0.13 per member per month. This is such a minimal amount that providing coverage for gender-affirming care will ultimately lower costs for ETF, as fewer resources will be needed to combat the negative outcomes

related to untreated gender dysphoria.

I am a firm believer in protecting society's most vulnerable, and with this vote, you have the opportunity to ensure that transgender people have access to important, medically necessary services. It is vital 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 year 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.

Best Regards,

Mark Spreitzer
State Representative
45th Assembly District
Assembly Democratic Caucus Chair

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