



National Center for
**TRANSGENDER
EQUALITY**

BACKGROUND INFORMATION ON TRANS HEALTH CARE DISCRIMINATION AND COVERAGE FOR TRANSITION-RELATED CARE

On September 3, 2015, the U.S. Department of Health and Human Services announced new rules that would make it illegal for most insurance plans throughout the United States to categorically deny coverage of care for gender transition. [Download the HHS Proposed Rule Here](#)

Health care statistics from the [2011 National Transgender Discrimination Survey](#) conducted by the National Center for Transgender Equality and the National LGBTQ Task Force:

- 19% of transgender people have been refused care by a doctor or hospital due to bias
- 28% reported being harassed in at doctor's office, hospital or other health care setting
- 28% have postponed medical care when they were sick or injured due to fear of discrimination by providers
- 26% of transgender people have used alcohol or drugs to deal with the mistreatment they face
- 41% of trans people in the US have attempted suicide

For information about costs and savings related to coverage of transition-related care, see:

- Herman, Jody L. [Costs and Benefits of Providing Transition-related Health Care Coverage in Employee Health Benefits Plans: Findings from a Survey of Employers](#), Williams Institute, September 2013.
- State of California, Department of Insurance, [Economic Impact Assessment, Gender Nondiscrimination in Insurance, April 13, 2012](#). (The regulation eliminating discriminatory exclusions may result in cost savings due to “the high cost of suicide” as well as cost savings generated from “overall improvements in mental health and lower rates of substance abuse.”)

The following health organizations have issued statements supporting coverage of transition-related health care:

[American College of Physicians, 2015](#) (“The American College of Physicians recommends that public and private health benefit plans include comprehensive transgender health care services and provide all covered services to transgender persons as they would all other beneficiaries.”)

[American Medical Association, 2008](#) (“Resolved, That our American Medical Association support public and private health insurance coverage for treatment of gender identity disorder (New HOD Policy); and be it further Resolved, That our AMA oppose categorical exclusions of coverage for treatment of gender identity disorder when prescribed by a physician.”)

[American Psychiatric Association, 2012](#) (“Therefore, the American Psychiatric Association: ... Opposes all public and private discrimination against transgender and gender variant individuals in such areas as health care, employment, housing, public accommodation, education, and licensing. 4. Declares that no burden of proof of such judgment, capacity, or reliability shall be placed upon these individuals greater than that imposed on any other persons.”)

[American Psychological Association, 2008](#) (“THEREFORE BE IT FURTHER RESOLVED THAT APA supports the provision of adequate and necessary mental and medical health care treatment for transgender and gender variant individuals; THEREFORE, BE IT FURTHER RESOLVED THAT APA recognizes the efficacy, benefit and medical necessity of gender transition treatments for appropriately evaluated individuals and calls upon public and private insurers to cover these medically necessary treatments; THEREFORE BE IT FURTHER RESOLVED THAT APA supports access to appropriate treatment in institutional settings for people of all gender identities and expressions; including access to appropriate health care services including gender transition therapies...”)

[American Academy of Family Physicians, 2012](#) (“RESOLVED, That the American Academy of Family Physicians (AAFP) support efforts to require insurers to provide coverage for comprehensive care of transgendered individuals including medical care, screening tests based on medical need rather than gender, mental health care, and, when medically necessary, gender reassignment surgery.”)

[The American Congress of Obstetricians and Gynecologists, 2011](#) (“The American College of Obstetricians and Gynecologists opposes discrimination on the basis of gender identity and urges public and private health insurance plans to cover the treatment of gender identity disorder.”)

[National Association of Social Workers, 2008](#) (“NASW supports the rights of all individuals to receive health insurance and other health coverage without discrimination on the basis of gender identity, and specifically without exclusion of services related to transgender or transsexual transition.”)

[World Professional Association for Transgender Health, 2008](#) (“The WPATH Board of Directors urges health insurance carriers and healthcare providers in the United States to eliminate transgender or trans-sex exclusions and to provide coverage for transgender patients and the medically prescribed sex reassignment services necessary for their treatment and well-being.”)