

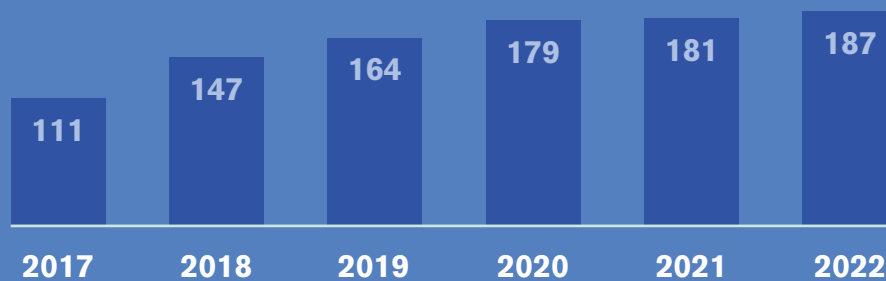
TRANS-INCLUSIVE HEALTH BENEFITS

The rights of transgender individuals to simply be themselves have been under attack for years, and 2022 was the worst year on record. In 2022, state legislators introduced over 345 bills targeting the LGBTQ+ community, including more than 145 that specifically targeted transgender people. Among these were restrictions on age-appropriate gender-affirming healthcare built on medically necessary best practices, including the prescription of puberty blockers.

For too long, many health insurance plans have contained exclusions explicitly discriminating against transgender individuals. These exclusions classify transgender care as cosmetic or elective, despite decades of research proving that age-appropriate gender-affirming care is medically necessary and can be life-saving. That's why every major medical association—representing over 1.3 million doctors in the U.S.—supports providing age-appropriate, medically necessary care to transgender people. Major strides were made as a result of the Affordable Care Act, which prevents discrimination on the basis of gender identity in federally covered health plans and activities. But municipalities have an important role to play too: municipalities can offer their employees health insurance plans that expressly cover transgender healthcare needs, including gender-affirming surgical procedures, hormone therapy, mental healthcare, and all related medical visits and laboratory services.

TREND TOWARDS INCLUSIVITY

Despite an unprecedented number of legislative assaults on the LGBTQ+ community, the 2022 MEI shows that cities are fighting back and are implementing transgender-inclusive healthcare plans for their employees. Since the first MEI in 2012, when only five cities offered these vital benefits, to 187 municipalities in 2022, the trend is toward including trans-inclusive health benefits into municipal policies and insurance plans.

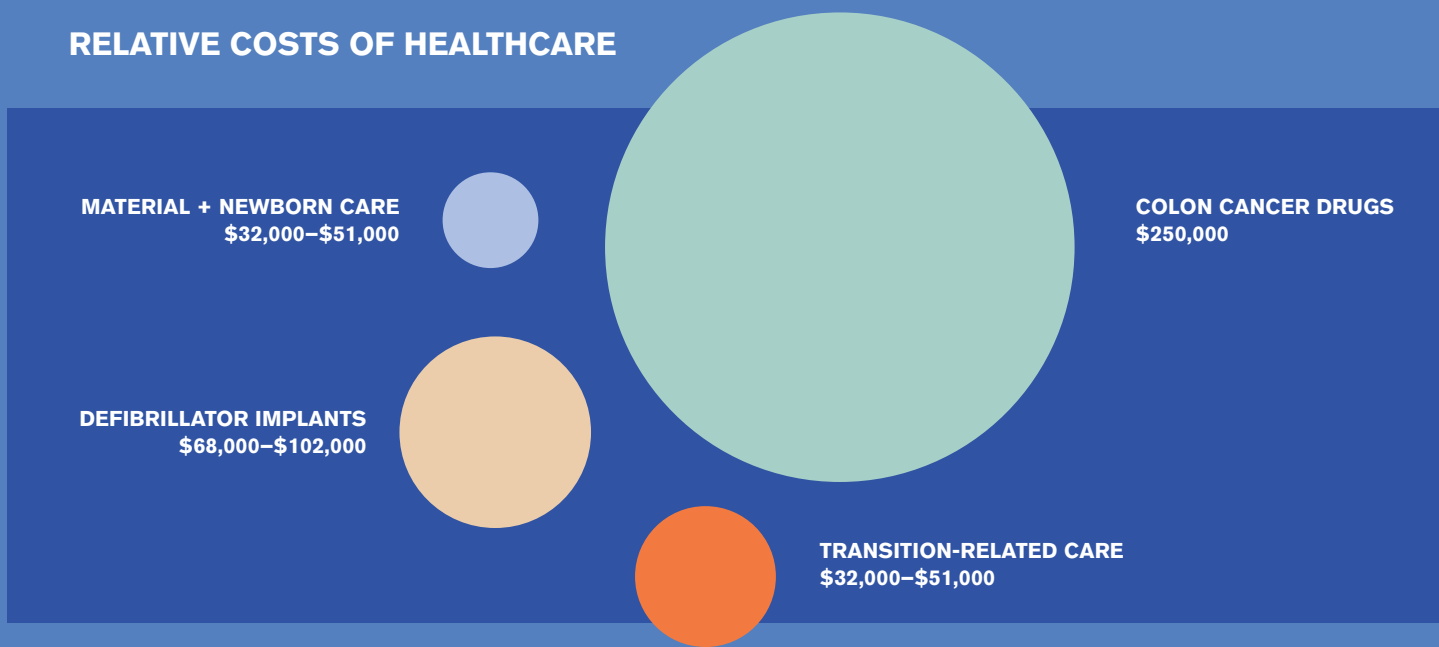


The upward trend of inclusivity is not only occurring in state and city government levels—the private sector has also implemented policies to provide trans-inclusive health benefits for their employees as well. The [Human Rights Campaign Foundation's Corporate Equality Index \(CEI\)](#), which assesses corporate policies and practices, has been tracking the number of major U.S. private employers that offer transgender-inclusive healthcare benefits since 2008. This year's CEI report found that 67 percent of the Fortune 500 and 86 percent of all CEI-rated businesses (1,088 of 1,271) offer transgender-inclusive health insurance coverage, up from 0 percent in 2002—22 times as many businesses as in 2009.

BENEFITS + COSTS OF TRANS-INCLUSIVE HEALTH BENEFITS

Benefits from implementing trans-inclusive health benefits are not solely for the transgender community; employers and society as a whole benefit from this inclusivity as well. Research data has shown that employers and employees both benefit from transition-related healthcare benefits with zero or very low costs to employers¹ and that providing coverage to pay for sex reassignment surgery and hormones is both cost-effective and makes economic sense.²

RELATIVE COSTS OF HEALTHCARE



Denying gender-affirming services, on the other hand, is correlated with adverse outcomes such as HIV infection, depression, suicidality, and drug use—all of which require treatments that are more costly than preventing these issues with proper insurance coverage.³

Health plans cover cardiac arrest treatment, organ transplants, and pregnancy costs because they are healthcare even though they are expensive—and transgender care should be treated the same. The well-being of people depends on adequate healthcare.

Another important aspect of providing transgender healthcare is the fact that municipal employees may need transgender-inclusive care for their dependents. If folks are not concerned about getting their dependents the support they need, they are able to focus more on their careers.

Transgender-inclusive healthcare should be offered in every health plan because transgender people need healthcare, and should not be denied medically necessary care simply because they are transgender—full stop. It is also true, though, that offering transgender-inclusive healthcare benefits promotes a healthier, more productive, and more representative workforce and increases employee satisfaction and morale.

HRC continues to strongly encourage all municipalities to provide transgender-inclusive healthcare benefits to all employees.

¹Jody L. Herman, *Costs and Benefits of Providing Transition-Related Health Care Coverage in Employee Health Benefits Plans*, The Williams Institute (Sept. 2013)

²John Hopkins Bloomberg School of Public Health, *Study: Paying for Transgender Health Care Cost-Effective* (Dec. 1, 2015)

³William V. Padula, et al., *Societal Implications of Health Insurance Coverage for Medically Necessary Services in the U.S. Transgender Population: A Cost-Effectiveness Analysis*, *Journal of Internal General Medicine* (Oct. 19, 2015)