EXPANDING ACCESS TO GENDER- AFFIRMING CARE

BACKGROUND

Gender-affirming care (GAC) is healthcare that comprises social, psychological, behavioral, and medical interventions to support and affirm an individual's gender identity when it conflicts with the gender they were assigned at birth. The medical interventions help transgender and nonbinary people align their bodies with their gender identity. Gender-affirming care is recognized as medically necessary by major national, professional, and global healthcare organizations.



Gender-affirming care is life-saving care. Transgender adults in the United States are 18 times more likely than the general population to have attempted suicide in the past year, but according to UCLA's Williams Institute, this risk decreases significantly for those who have lived full-time according to their gender identity for more than a year. In addition, transgender people—and especially transgender women of color-are more likely than cisgender people to experience violence, but GAC that allows trans people to be seen as their true selves can reduce this risk. Despite these benefits, 15 states have passed or are considering laws prohibiting people from accessing gender-affirming care.

THE OPPORTUNITY

Oregon has the opportunity to stand in contrast to these anti-trans states--and in support of our trans and non-binary community--by expanding access to gender-affirming care in our state. Currently, two significant gaps exist in insurance coverage of GAC in Oregon:



Oregon's Department of Consumer and Business Services has issued bulletins making it clear that state-regulated health insurance plans cannot discriminate on the basis of gender identity in the coverage of services. However, these plans are not required to cover medically necessary, gender-affirming care, and denials for coverage remain common.



The Oregon Health Plan covers many GAC services, but a number of commonly needed, vital procedures, such as facial hair removal, are not covered.

THE CONCEPT

This legislative concept would close Oregon's gender-affirming care coverage gaps by codifying in statute a requirement that state-regulated health plans must cover all medically necessary GAC services. This would include comprehensive coverage in the Oregon Health Plan well as PEBB and OEBB.

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