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Op-ed Piece

Imagine living every day in a body that isn't your own. It's a body that's completely foreign to your brain. It feels, looks and works differently than your mind would expect it to. And when you try to fix this frustrating, broken connection, people discriminate against you and strip away your rights. This is what transgender people go through every day. If this isn't challenging enough, add trying to access and pay for health care.

According to the Transgender Law Center, 51 percent of transgender people in San Francisco don't have any form of health insurance. Many health insurance plans do not cover sex reassignment surgery and other procedures that a transgender person might go through while transitioning. Almost every private and public health insurance company has exclusions in its contractual terms. Health insurance companies need to cover transitional procedures such as hormones and sex reassignment surgery for transgender people. Without insurance, most transgender people cannot afford health care or transitional procedures because they have to pay for it on their own. Over a two-year transition period, the cost of surgery, hormones and therapy can average about \$20,000 to \$50,000.

Because of the lack of health insurance coverage, discrimination and the poor quality of health care that some experience, many transgender patients either don't seek care at all, or find other ways to go about transitioning. These other ways are often dangerous and can cause other health problems. For example, those who can't afford hormones sometimes find them on their own. Hormones obtained from someone other than a doctor may be unsafe, and the user can easily inject an unhealthy dose. Unsanitary needles used for self-injection can cause HIV.

The transition process is about happiness and well-being. When transgender people aren't covered by health insurance, they are likely to develop other medical conditions, such as depression, and may have a higher chance of suicide. It is harmful for an individual to go throughout life struggling with Gender Identity Disorder. Counseling and therapy are necessary treatments in the transition process as well. Hormone therapy helps transgender people to align their expressed gender with their bodies. For example, a transgender man might use hormone therapy to grow facial hair and deepen his voice.

It is essential for transgender people to have congruency in body and mind in order to thrive. Passing is one of the main goals of transitioning, which is when people correctly perceive the gender a person is trying to present. Passing in public is crucial to well-being in the workplace and other areas of an individual's life, especially in daily interactions.

Health insurance covers antidepressants for millions of people so that they can feel good. Why can't inexpensive hormones that make transgender people feel good be covered? Women are allowed to get plastic surgery to feel better about themselves. Why can't transgender people easily get necessary surgery to end suffering?

Health insurance companies often use the argument that sex reassignment surgery is purely cosmetic and therefore can't be covered. The American Medical Association has approved the medical necessity of hormones and surgery, which means that argument is no longer up for debate. Transitional procedures like these end lifelong suffering.

Many fear that if health insurance plans cover transitional procedures then insurance premiums and taxes will increase. However, if every transgender person was covered for hormone therapy, it would cost the government less than health care for people who are overweight or smoke. Additionally, not every transgender person opts for surgery. Many stick

with hormone therapy throughout life. Insurance coverage for sex reassignment surgery would not result in a rush of expensive surgeries.

Health insurance coverage for transgender people simply means creating easier access to necessary health care. Affordable health care prevents unsafe transition practices, and it also makes HIV therapy more accessible. More transgender people will access health care if it is affordable, and health care professionals will have the opportunity to become more experienced with transgender care.

Transgenderism is a subject that many people don't know how to talk about. It can be a touchy or uncomfortable topic for some. The lives of transgender people are often misunderstood. With public education and advocacy, equal rights for transgender individuals can be achieved. Transgender people are productive, important people of our society just like anyone else. No one deserves to be denied a basic right like health care.