

MAR 12 2021

SENATE RESOLUTION

SUPPORTING AND URGING THE INCLUSION OF GENDER TRANSITION
TREATMENTS AND SERVICES AS MEDICALLY NECESSARY FOR THE
PURPOSES OF HEALTH CARE INSURANCE COVERAGE.

1 WHEREAS, according to the American Medical Association,
2 approximately 1,400,000 adults and 150,000 youth ages thirteen
3 to seventeen in the United States identify as transgender,
4 meaning those individuals' gender identity and/or expression is
5 different from cultural expectations based on the sex they were
6 assigned at birth, or identify as gender expansive, meaning they
7 identify with neither a traditional binary gender role nor a
8 single gender narrative or experience; and
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10 WHEREAS, many but not all transgender people experience
11 gender dysphoria, a medical condition defined by the American
12 Medical Association as a "conflict between a person's physical
13 or assigned gender and the gender with which he/she/they
14 identify"; and
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16 WHEREAS, standards of care and accepted medically necessary
17 services that affirm gender or treat gender dysphoria may
18 include but are not limited to mental health counseling, non-
19 medical social transition, gender-affirming hormone therapy, and
20 gender-affirming surgeries; and
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22 WHEREAS, every major medical association in the United
23 States recognizes the medical necessity of transition-related
24 care for improving the physical and mental health of transgender
25 people and has called for health insurance coverage for
26 treatment of gender dysphoria; and
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28 WHEREAS, as a population, transgender individuals are
29 frequently subject to bias and discrimination in many aspects of
30 their lives, including the provision of health care; and



1 WHEREAS, the transgender population is less likely to be
2 insured than the lesbian, gay, and bisexual (LGB) and general
3 populations and often faces challenges in accessing needed
4 health care services; and

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6 WHEREAS, a 2016 report by the National Center for
7 Transgender Equality found that:

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9 (1) Twenty-five percent of surveyed respondents
10 experienced a problem with their insurance in the past
11 year related to being transgender, such as being
12 denied coverage for care related to gender transition;
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14 (2) Twenty-five percent of those who sought coverage for
15 hormones in the past year were denied;
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17 (3) Fifty-five percent of those who sought coverage for
18 transition-related surgery in the past year were
19 denied;
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21 (4) Seventy-eight percent of respondents wanted hormone
22 therapy related to gender transition, but only forty-
23 nine percent had ever received it;
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25 (5) Forty-two percent reported that insurance covered only
26 some of the surgical care needed for transition; and
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28 (6) Twenty-one percent reported that insurance covered
29 transition-related surgery, but had no in-network
30 providers; and

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32 WHEREAS, according to the American Medical Association,
33 transgender individuals in the United States are three times
34 more likely than the general population to report or be
35 diagnosed with mental health disorders, with as many as 41.5
36 percent reporting at least one diagnosis of a mental health or
37 substance abuse disorder; and

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39 WHEREAS, the increased prevalence of these mental health
40 conditions is widely thought to be a consequence of minority
41 stress, which is the chronic stress from coping with societal



1 stigma and discrimination because of one's gender identity and
2 expression; and

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4 WHEREAS, gender-based discrimination affecting access to
5 services is a strong predictor of suicide risk among transgender
6 persons; and

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8 WHEREAS, lack of access to gender-affirming care may
9 directly contribute to poor mental health, and individuals with
10 gender dysphoria who have undergone no gender confirmation
11 treatment are twice as likely to experience moderate to severe
12 depression and four times more likely to experience anxiety than
13 their surgically-affirmed peers; and

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15 WHEREAS, improving access to gender-affirming care is an
16 important means of improving health outcomes for the transgender
17 population; and

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19 WHEREAS, patients who receive gender-affirming care,
20 including surgical care, feel more congruent in their bodies and
21 report improved mental health; and

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23 WHEREAS, studies suggest that improved body satisfaction
24 and self-esteem following medical and surgical therapies is
25 protective against poorer mental health and also supports
26 healthy relationships with parents and peers; and

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28 WHEREAS, positive health effects from gender-affirming care
29 extend to children and adolescents as well, and recent research
30 demonstrates that integrated affirmative models of care for
31 youths, which include access to medications and surgeries,
32 result in fewer mental health concerns than have been
33 historically seen among transgender populations; and

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35 WHEREAS, this body opposes the denial of health insurance
36 coverage for certain types of health care treatments and
37 services on the basis of gender identity; provided that a health
38 insurance policy, contract, plan, or agreement covers those
39 treatments and services for purposes other than gender
40 transition; now, therefore,



1 BE IT RESOLVED by the Senate of the Thirty-first
2 Legislature of the State of Hawaii, Regular Session of 2021,
3 that this body supports and urges the inclusion of gender
4 transition treatments and services as medically necessary for
5 the purposes of health care insurance coverage; and
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7 BE IT FURTHER RESOLVED that the inclusion of such gender
8 transition treatments and services as medically necessary for
9 the purposes of health care insurance coverage is urged to
10 include but not be limited to:

- 11 (1) Hormone therapies;
- 12 (2) Hysterectomies;
- 13 (3) Mastectomies;
- 14 (4) Vocal training;
- 15 (5) Feminizing vaginoplasties;
- 16 (6) Masculinizing phalloplasties;
- 17 (7) Metaoidioplasties;
- 18 (8) Breast augmentation;
- 19 (9) Masculinizing chest surgeries;
- 20 (10) Facial feminization surgeries;
- 21 (11) Reduction thyroid chondroplasties;
- 22 (12) Voice surgeries;
- 23 (13) Laser hair removal; and
- 24 (14) Smoking cessation therapies; and

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40 BE IT FURTHER RESOLVED that certified copies of this
41 Resolution be transmitted to the Governor, Lieutenant Governor,



S.R. NO. 126

1 Director of Health, Director of Commerce and Consumer Affairs,
2 and Insurance Commissioner.

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OFFERED BY:

A handwritten signature in black ink, appearing to be 'C. W.', written over a horizontal line.