

GENDER AFFIRMING CARE COVERAGE

Codifies in law that health plans must cover gender affirming care.

HF 2607 (Finke) / SF (Dibble)

Background

It is critical for trans people to have affordable access to the best practice medical care they need for their gender identity. This gender affirming medical care - supported widely by major medical organizations representing hundreds of thousands of healthcare providers, such as the American Medical Association and American Academy of Family Physicians - may include hormone therapy, counseling, and other medically-necessary treatments. 98% of trans people report increased satisfaction with life after receiving gender affirming care.

ABOUT THE BILL

This bill would not fundamentally change anything about the current approach toward coverage for gender affirming care, but would codify in law what the current practices of Commerce and Health have been since 2015, increasing predictability for insurers, consumers, and providers.

Additionally, the bill only applies to plans which Commerce and Health have regulatory authority over, meaning that private, self-insured employer plans are not affected. Presuming insurers are complying with these requirements that have been in place for over eight years, there is zero net impact on them.

WHY IT MATTERS

- Gender affirming care is a critical aspect of life for many trans people, with 98% of trans people reporting higher life satisfaction when receiving gender affirming care.
- MN became a Trans Refuge State last year. Meanwhile, 47% of trans people nationwide have considered moving states as a result of transphobic laws in their home state, with many trans people relocating to MN. We need to ensure that our state upholds its promise, and guarantees trans people can access the care they need. Codifying current practices in law is a great step in that direction.
- Legislators voting “yes” on this bill are standing up for Minnesotan values, and the many trans Minnesotans who call this state home.