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Equal Rights Washington
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Seattle University
School of Law,
Ronald A. Peterson Law Clinic
The Northwest Network
Transgender Law Center

PRESS RELEASE

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Insurance Commissioner: Companies Can't Discriminate Against Transgender Washingtonians

*Insurance Commissioner Clarifies Insurance Companies Must Provide
Coverage for Transgender People*

Olympia, WA—Earlier today, Washington State Insurance Commissioner Mike Kreidler made an announcement clarifying that health insurance policies sold in Washington State cannot discriminate against transgender Washingtonians. The Coalition for Inclusive Healthcare applauds the Commissioner and his office for taking this important step forward.

Private health insurance policies routinely include clauses that specifically preclude transgender people from accessing medical and mental health care that is covered for other policy holders. The Office of the Insurance Commissioner, which oversees Washington's private insurance companies, clarified that under both Washington's 2006 non-discrimination law and the Federal Affordable Care Act, these categorical exclusions are illegal, and that insurance providers must cover the same services for transgender people as non-transgender people.

As in other states that have paved the way, the Coalition for Inclusive Healthcare hopes that insurance providers will utilize this guidance letter to update their policies—bringing parity to healthcare coverage. The coalition looks forward to working with insurers on implementing this guidance.

"Today's announcement by the Insurance Commissioner affirms what we already know—that providing parity in healthcare coverage is not only the right thing to do, it's also the law." said Marsha Botzer, founder and Board Co-Chair of Ingersoll Gender Center.

"Removing these outdated exclusions brings Washington up-to-date with the latest information from medical experts and will provide transgender Washingtonians with access to life-saving and medically necessary health care," said Danielle Askini, member of the Coalition for Inclusive Healthcare and Advocacy Director of the Gender Justice League.

Removing transgender exclusions in healthcare is also cost-effective. A 2013 [study](#) of Fortune 500 employers who offer transgender-inclusive health coverage to their workers found that providing such coverage had a negligible impact on costs. The City of Seattle, the Washington Education Association, Microsoft, Amazon, Boeing, and a growing number of large employers that self-

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insure already provide transgender-inclusive health coverage to their employees.

“As a smaller employer without the ability to self-insure, Pride Foundation found that we could not purchase an insurance plan in Washington that would provide these much-needed benefits to our employees,” said Seth Kirby, Board President of Pride Foundation. “We were compelled to create a supplemental policy to cover those services so that we could treat all employees fairly and remain a competitive employer.”

National and medical health experts—including the American Medical Association and more than eight major medical associations—have recognized that gender transition-related health care is medically necessary. Yet many transgender Washingtonians are routinely denied coverage for basic, medically-necessary care simply because they are transgender.

Nearly all insurance plans in Washington categorically exclude coverage for transition-related medical treatment, even when that same treatment (such as mental health care or hormone replacement therapy) is covered for non-transgender people. This discrimination can lead to serious—even life-threatening—conditions. Forty-five percent of transgender Washingtonians have attempted suicide at some point in their life according to the National Transgender Discrimination Survey. With access to gender transition related care medical research has shown that suicide attempt rate drops down to roughly 3 to 5%—only slightly higher than the general public.

“I know from personal experience how much these exclusions can hurt transgender people and their families,” said Gwen Yeh, a transgender woman. “Having been denied hormones and doctors’ visits sent a clear signal that I was not equal. This letter sends a strong message that all Washingtonians should be treated fairly by their insurance companies.”

“This care is life saving and medically necessary,” said Dr. Roberta Dalley, a physician at the University of Washington. “After 30 years of practice, refusing transgender people medical care because of who they are goes against everything I believe in as a physician.”

The Coalition for Inclusive Healthcare is a broad is a broad group of organizations and individuals that support inclusive healthcare for transgender people in Washington.

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Support for Transgender Inclusive Healthcare

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-- **Gwen Yeh, a transgender woman**

“This care is life saving and medically necessary. After 30 years of practice, refusing transgender people medical care because of who they are goes against everything I believe in as a physician.”

-- **Dr. Roberta Dalley, MD, GLMA Board Member, University of Washington Physician**

“In 2006 the Washington State legislature banned discrimination in insurance based on a person’s gender identity. It’s time to make that promise a lived reality for all transgender people in Washington.”

-- **Laurie Jinkins, Washington State Representative, 27th District**

“The costs associated with removing transgender exclusions in healthcare coverage are negligible—making this a win-win proposition. We’re able to cover the full range of healthcare services for all Washingtonians, with no discernable cost.”

-- **Louise Chernin, Greater Seattle Business Association**

“It was important for us at the City of Seattle to model the values we share as a community—respect, dignity, and fairness. In 2012 we matched our actions to our values by providing health insurance that covers transgender individuals.”

-- **Sally J. Clark, Councilmember and Chair of the Committee on Housing Affordability, Human Services, and Economic Resiliency, Seattle City Council**

“As a young transgender woman I know first-hand how important it is to have coverage for all of my healthcare needs. Transgender inclusive healthcare coverage means that I’m able to get the medically necessary care I need and don’t need to have the added stress of having coverage denied for routine blood work, or mental healthcare.”

-- **Erin Smith, staff member at Associated Ministries in Tacoma**