

Transitioning

Finding

Exclusion

Summary



**CSUN ALLY**

Supporting the  
lesbian, gay, bisexual,  
transgender, intersexual,  
queer and questioning communities

<http://www.csun.edu/~psp/>

A project of the CSUN Positive Space Program

Notes on Transgender  
Health Care



- Bring informative materials
- Be prepared to answer questions
- Find health care references through support groups

Transitioning

Insurance

Discrimination

Disclosure

**Excerpt from: "Accessing Health Care" by Justin Cascio**

Title:

Cascio, Justin; "Accessing Health Care," Trans-Health.com, www.trans-health.com/displayarticle.php?ad=27; Accessed: 12-13-06

Source:



"If you find yourself in the position of educating your own physicians, educate them the same way you educate your partner, family, and friends: teach them the appropriate words to use in referring to you and your body. Ask the doctor to educate his or her own staff: for example, when you are called from the waiting room, you should be addressed with the appropriate name, pronouns, and titles. If your doctor violates professional ethics, such as by violating your confidentiality or not treating you with respect as a patient, stand up for yourself. It is a doctor's responsibility to ensure that his staff act according to the standards of medical ethics: treating patients with respect, not gossiping about clients, and protecting patient confidentiality.

"Doctors are not used to being held accountable, and they need to be," says Stone. Just because a clinic has set itself up with the express purpose of serving the GLBT community, doesn't mean that you should not hold them accountable. Gunner Gurwitch said, "If your community has a bad gay/lesbian or gender health center, don't be afraid to call them on that."

*PRESCRIPTION*

**WEB RESOURCES**

For \_\_\_\_\_ Date \_\_\_\_\_

Address \_\_\_\_\_



**The World Professional Association for Transgender Health, inc.**  
www.wpath.org

**Transgender Law and Policy Institute**  
www.transgenderlaw.org

**Transgender Law Center**  
www.transgenderlawcenter.org

**TS Road Map**  
www.tsroadmap.com

**Trans-Health**  
www.trans-health.com

\_\_\_\_\_. M.D.

Pharmacy: \_\_\_\_\_



**Why is disclosure important?**

If a clinician is not aware of a patient's gender identify, he or she may fail to accurately diagnose, treat, or recommend appropriate preventative measures for a range of conditions...

If a physician or other health care professional is unaware that a patient is transgendered, he or she may not think to include it in the diagnosis. The transgendered can experience an allergic reaction and may not realize it's the result of new make-up or a hair (wig) spray. And since the M.D. is unaware of the individual's status, he or she is not likely to ask what sort of makeup the patient uses.

Similarly, there may be problems like nail infections, resulting from the use of false nail glue, and eye infections cause by false lashes or mascara, as well as ingrown hairs from improperly shaven legs or injuries from high heeled shoes and corsets. To some these may seem comical, but to the transgendered person who must invent an explanation because he or she is too embarrassed to inform his/her doctor, they are another illustration of the injury caused by being in the closet. And these kind of health problems, though they may seem minor at first, can have serious consequences if not properly addressed.

---Wilkerson, George J. "What We Don't Know: The unaddressed health Concerns of the Transgendered," Trans-Health.com, http://www.trans-health.com/displayarticle.php?aid=7 Accessed: 12-10-06.

*"If you are transitioning/have transitioned from female to male, it is important that you still have an annual Pap smear test to detect cervical cancer. And if you have transitioned from male to female, it is essential that you still have an annual prostate exam."*

that licenses and investigates misconduct of a variety of health care professionals in California ( see a list of which professionals at [www.medbd.ca.gov](http://www.medbd.ca.gov)). The board can also accept discrimination complaints against health care professionals and will send an advisory letter to a professional when a complaint is filed. To file a complaint, call 1-800-633-2322



*In Summary....*

### **Current Issues Facing Transgender Healthcare**

**Problem 1:** Private health insurance companies deny coverage to transgender people

**Problem 2:** Public and private health insurance companies exclude transgender related services from coverage

**Problem 3:** Health insurance companies and medical providers rely on the gender binary

**Problem 4:** Many medical providers are transphobic

Recommendations for Transgender Health Care, Transgender Law Center; July 2004 accessed Feb. 2007; available from: <http://www.transgenderlaw.org/resources/tlchealth.htm>

## **Navigating Through the System**

*The transgender community currently faces a variety of problems that hinder access to equal health care. The following are only a few points noted by the Transgender Law Center. More information about discrimination, recourse and rights to equal health care as well as clear explanations of other issues such as marriage and custody rights, employment and housing, name changes and identity documents are available from their website. ([www.transgenderlawcenter.org](http://www.transgenderlawcenter.org))*

### **Discrimination in Private Health Insurance**

#### **Denial of Coverage**

Many transgender people have their applications for health insurance denied when they disclose their transgender status or transition-related medical history (such as hormone level tests) to a potential insurer. Such denial of coverage is most common when applying for a private individual plan, but could also happen when applying for employer-based and other group plans.

#### **Treatment Exclusion for Transgender-Related Care and Services**

Most health insurance policies still specifically exclude transgender-related care and services. This often means that you will not be covered for procedures like: hormone therapy, transition related surgery, and/or gender identity-related mental health services.

Transgender Health and the Law: Identifying and Fighting Health Care Discrimination, Transgender Law Center; July 2004 accessed Feb. 2007; available from: <http://www.transgenderlawcenter.org/pdf/health%20Law%20fact%20sheet.pdf>

While the legality of such exclusions is not yet clear, you do have options other than filing a lawsuit. If you are denied coverage under one of these exclusions, you should file a timely appeal with your insurance company. Filing such an appeal can be time-consuming, but it generally costs little, if any, money. Even if you do not prevail, the information you provide about the medical necessity of the procedures you have requested helps educate the insurer about transgender health issues, thus advancing transgender access to health care.

If transgender-related care and services are not specifically excluded in your policy, your insurance company might still deny the claim on the basis that these procedures are considered cosmetic or experimental. However, in deciding cases related to Medi-Cal, California courts have determined that transition-related procedures are neither cosmetic nor experimental.

#### **Treatment Exclusion for Non-Transgender Services**

Unfortunately, some insurance companies broadly interpret language excluding transgender-related care and services to deny coverage for non-transition-related procedures for transgender individuals. Insurers justify these exclusions by stating that your current medical problem is somehow related to your transition. For example, the insurer might argue (often times without any proof) that liver damage or blood clotting results from hormone therapy. Or, they may refuse to cover expenses related to a defective breast implant on the basis that the implant was "elective surgery." While the law is unclear in this area, such a denial is likely a violation of your policy.

Transgender Health and the Law: Identifying and Fighting Health Care Discrimination, Transgender Law Center, July 2004 accessed Feb. 2007; available from: <http://www.transgenderlawcenter.org/pdf/health%20Law%20fact%20sheet.pdf>

#### **Should I Change My Gender Marker on My Current Insurance?**

Because of such problems, many transgender people are rightfully concerned about changing the gender marker in their medical records to reflect their gender identity. Changing the gender marker on your insurance is likely to alert the insurance company that you are transgender, and could possibly jeopardize your benefits.

#### **Discrimination by Providers of Health Care and Services**

Discriminatory conduct can include: inappropriate name or pronoun use, invasive inquiries about your genitalia or transgender status, denial of access to the restroom or housing facility that corresponds to your gender identity, use of epithets, and/or hostile or intimidating behavior. Some examples of discrimination are: being forced to revert to the gender you were assigned at birth in order to access health care, or having a dentist or ear/nose/throat doctor ask questions about your genitals. Since most medical schools and other health care training programs do not educate their students on transgender health issues, this kind of inappropriate behavior happens too often.

The Department of Fair Employment and Housing is the state agency that investigates complaints of discrimination, including discrimination in public accommodations. They can be reached at 1-800-884-1684. You can find out more information about them at [www.dfeh.ca.gov](http://www.dfeh.ca.gov). The Medical Board of California is the state agency

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