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FTR

February 21, 2015

Insurance and Real Estate Committee
Senate Co-chair Joseph J. Crisco
House Co-chair Robert W. Megna

Testimony re: H.B. No. 5193 AN ACT CONCERNING HEALTH INSURANCE COVERAGE
FOR GENDER REASSIGNMENT SURGERY

Distinguished members of the Insurance and Real Estate Committee,

I am writing to urge you to vote against HB5193, which would eliminate the requirement for health insurers in Connecticut to provide coverage for gender reassignment surgery or related surgical expenses. I am a licensed clinical social worker in private practice of psychotherapy for over 30 years. For the past 10 years I have worked extensively with transgender individuals and their families. During this time I have evaluated more than 100 transgender clients. I have referred many of them for treatment with hormones or surgery. In every instance when I made a referral, the medical service was absolutely necessary for the individual's well-being. These individuals, and their families, have experienced a significantly improved quality of life as a result of these medical interventions.

It is difficult for those who are not knowledgeable about transgender identity to understand the depth of the distress experienced by transgender individuals who need surgical intervention and cannot afford it. Many have suffered for years with despair about the discordance between their physical body and their gender identity. In cases of extreme despair some have attempted or committed suicide. A decision to relieve insurance companies of their duty to provide reimbursement for these surgeries is a decision to send many of our state's citizens back to this devastation.

Some insurers have included criteria for the coverage of gender reassignment surgery in their policies for years, based on the guidelines of the World Professional Association for Transgender Health. At the same time they had an additional clause denying coverage for transgender care. They left it up to each employer to decide whether to remove this extra clause and offer transgender health care. In this way, insurers and employers denied needed medical care to a stigmatized sector of the population. In recent years many large national employers and municipalities have instructed their insurers to cover these services for their employees, recognizing that transgender employees are entitled to the medical care they need. Connecticut's decision to require insurers to cover these services is a step forward in humane medical care. It should not be reversed.

Sincerely,

