

Removing Transgender Exclusions from American University's Employee Health Insurance



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AMERICAN UNIVERSITY

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A Legacy of Leadership



“American University has a long and proud tradition not merely of tolerating but actively affirming the value of the diversity of human experience as a vital enrichment to our academic community.”

*American University President's Statement Upon Adopting
Transgender-Inclusive Anti-Discrimination Policy, June 2002*

Who Are Transgender People?



Paisley Currah, Ph.D.

Political Scientist, Professor, Transgender Advocate, and Executive Director of the Center for Lesbian and Gay Studies at CUNY

Who Are Transgender People?



Lynn Conway, Ph.D.

Professor Emerita - University of Michigan, Computer Scientist, Electrical Engineer, Inventor, Transgender Advocate

Photo Source: Lynn Conway's website. <http://ai.eecs.umich.edu/people/conway/>

Who Are Transgender People?



Kylar Broadus, J.D.

Professor – Lincoln University, Board
Member of the National Black Justice
Coalition, Board Member of the
Transgender Law and Policy Institute

Who Are Transgender People?



Ben Barres, M.D., Ph.D.

Professor of Neurobiology and
Developmental Biology – Stanford
University

Discrimination in Healthcare



- In a study soon to be published, 3,474 transgender people were asked about harassment. Of all respondents:
 - 7.4% indicated harassment from a colleague/co-worker
 - 4.5% indicated harassment from a supervisor/manager/boss
 - **3.9% (135 people) indicated harassment from a health-care professional**
- Exclusions against transgender people in our insurance policies send providers the wrong messages.
- Some of these same services (e.g. hormone treatment) are already available to other people for other reasons.

Research



- We have consulted numerous sources in preparing our proposal and we want to let you know where we have been getting our information. We have spoken to:
 - The Executive Director of the National Center for Transgender Equality
 - The Director (formerly Legislative Lawyer) of the Transgender Civil Rights Project at the National Gay and Lesbian Task Force
 - The person who negotiated the transgender health insurance policy for University of Michigan graduate employees, who is also the Health Access Program Manager for the National Center for Transgender Equality
 - Two Transgender Law and Policy Institute board members (including one AU alum)
 - A Co-Chair of the Consortium of Higher Education LGBT Resource Professionals
 - A person who investigates discrimination for the San Francisco Human Rights Commission and who knows the San Francisco insurance policy intimately
 - Two Human Rights Campaign Workplace Project staff (including one AU alum)
 - A person who was involved in the negotiations to remove transgender exclusions from the University of California employee health insurance policies
 - The past Director of AU's GLBTARC who began this initiative (also an AU alum)

Utilization and Cost



- From July 2001 to August 2005 (4 years), City of San Francisco's transgender surgical claims totaled \$183,000 on 11 claims. This comes to an average utilization of 2.75 claims per year at an average of \$16,636 per claim in a pool of about 80,000 insured.
- Extrapolating from the San Francisco data, assuming all things being equal, AU would expect an average of approximately one surgical claim every 15 years.
- We know of only one employee who wants to utilize a surgical benefit. Although it is unlikely this benefit would be highly utilized at AU, it would be very important for those who need it.

Utilization and Cost



- Surgery costs can range anywhere from under \$10,000 to upwards of \$70,000+ depending on the procedures.
- We recommend a high surgical cap (if any) of \$100,000 or \$75,000 to ensure coverage.
- We recommend including travel and lodging for these surgeries since many people will have to travel in order to get to an experienced surgeon.
- We hope to discuss other plan specifics in the future and we recommend bringing in a specialist consultant who has particular experience working on transgender health insurance in order to finalize plan designs. We have some consultants in mind.

Pathfinding and Precedent



- **Best examples of precedent in the U.S.:**
 - University of California (employees)
 - City and County of San Francisco (employees)
 - University of Michigan (graduate employees)
- **There are many reasons to be ahead of the curve:**
 - This issue will not go away. Because this is a concern of the transgender community on a national and international level and because this is tied to human rights, this issue will persist until it is resolved.
 - AU could become the first private university to remove these exclusions from its employee health insurance.
 - Being the first or among the first is something that bolsters the institution's reputation. We have already seen this in our claim to being among the first dozen U.S. colleges to include transgender people in our anti-discrimination policy. This claim becomes a part of our history and we can reference it over and over again.