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**Written TESTIMONY IN SUPPORT OF HB746:  
Maryland Medical Assistance Program–Gender-Affirming Treatment  
(Trans Health Equity Act of 2022)**

Thank you Chair Pendergrass, Vice Chair Pena-Melnyk, and committee members for the dedication, work, time, and effort that you have put towards improving access to healthcare for Marylanders of all ages. On Our Own of Maryland is a statewide behavioral health education and advocacy organization. Our network of 20+ affiliated peer-run Wellness & Recovery Centers throughout the state offer free, voluntary recovery support services to 5,000+ community members with mental health and substance use challenges. We also run a statewide Transitional Age Youth (TAY) Outreach Project that empowers young adults in the behavioral health system.

**On Our Own of Maryland is in full support of HB 746, Maryland Medical Assistance Program Gender-Affirming Treatment.** We firmly believe that providing extensive health insurance coverage for gender-affirming treatment through the Maryland Medical Assistance Program will help eliminate the significant financial barriers that individuals face when transitioning, which can be a critical part of maintaining mental health, wellbeing, and recovery.

Gender-affirming medical treatments can have total costs of more than \$100,000, and most are not covered by insurance.<sup>1</sup> While not all transgender people wish to receive gender-affirming treatment, the lack of access for those who do can be devastating to their mental health. Numerous studies show that transgender youth and adults are far more likely than cisgender people to experience serious psychological distress, depression, substance use disorders, and suicidal ideation.<sup>2</sup> However, access to gender-affirming care can bolster mental health; research conducted in 2021 by the Trevor Project revealed that young adults who received hormone therapy were 40% less likely to experience recent depression or attempt suicide in the past year when compared to those who did not receive this treatment.<sup>3</sup> Harvard's analysis of 2015 survey data shows gender-affirming surgeries contributed to a 42% reduction in psychological distress and a 44% reduction in suicidal ideation.<sup>4</sup>

***A Personal Perspective from Huck Talwar, OOOMD TAY Mentorship Specialist:***

As someone who does not identify with the gender they were assigned at birth, the feeling of being uncomfortable in your own skin is unrelenting. It is awkward, detrimental, mood-shifting,

<sup>1</sup> <https://www.businessinsider.com/transgender-medical-care-surgery-expensive-2019-6>

<sup>2</sup> [https://suicidepreventionlifeline.org/wp-content/uploads/2017/07/LGBTQ\\_MentalHealth\\_OnePager.pdf](https://suicidepreventionlifeline.org/wp-content/uploads/2017/07/LGBTQ_MentalHealth_OnePager.pdf)

<sup>3</sup> The Trevor Project is the world's largest suicide prevention and crisis intervention organization for LGBTQ (lesbian, gay, bisexual, transgender, queer, and questioning) young people  
<https://www.thetrevorproject.org/blog/new-study-finds-gender-affirming-hormone-therapy-linked-to-lower-rates-of-depression-suicide-risk-among-transgender-youth/>

<sup>4</sup> <https://www.hsph.harvard.edu/news/hsph-in-the-news/mental-health-benefits-associated-with-gender-affirming-surgery/>

socially isolating, and negatively impactful. Imagine waking up every morning with such severe anxiety that you get sick to your stomach, feeling immediately disappointed that you have to live life the way that you are, and feeling like something is wrong – that you as a human being are, simply put, *incorrect*. This is my daily wake-up routine. And while I have been using self-help and mental health treatment for eight years, they do not change the body I am in.

I have publicly identified as a man for four years, since I was 24. I do not always pass as male, so I get misgendered (called “miss” or “girl”) quite a bit. Each time, this hits my self-esteem, which is already low. It feels invalidating, like my identity isn’t mine.

In having a somewhat feminine figure paired with my short hair and beard, my safety is also in danger. It is no secret that the transgender body is fetishized by some and hated by others. Either way, not being able to get gender-affirming surgeries has put me in a lot of traumatizing situations, from being sexually assaulted, to physically assaulted, to being held at gunpoint. I have come across many people who either love that I look almost like a woman *and* a man, and others who hate it so much that they feel offended by me expressing my own identity. I am afraid to go out in public, use both the women’s and men’s restrooms, be alone outside of my home, make new friends whom I will have to “come out” to at some point. I do not live the life I want. My fears are not unfounded; 2021 saw at least 55 transgender or gender non-conforming people fatally shot or killed by other violent means.”<sup>5</sup>

Gender-affirming treatment is not cosmetic or unnecessary. Receiving treatment makes or breaks a person’s identity, confidence, self-esteem, and freedom. We just want to feel comfortable, feel like ourselves, and have the opportunity to do simple things that bring joy, like swimming without chest compression and an oversized t-shirt. The fact that there is a chance to make this life-changing, gender-affirming treatment affordable is extremely exciting for me and the LGBTQ+ community as a whole. It would not only help with confidence, but quality of life, happiness, peace of mind, and relief.

**On Our Own of Maryland strongly urges you to support HB746. Thank you.**

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<sup>5</sup> <https://www.hrc.org/resources/fatal-violence-against-the-transgender-and-gender-non-conforming-community-in-2021>