



Dr. Devon Ojeda (They/He)  
Senior National Organizer  
dojeda@transequality.org

February 27, 2023

The Honorable Melony Griffith  
Senate Finance Committee  
3 East  
Miller Senate Office Building  
Annapolis, Maryland 21401

## Testimony of the National Center for Transgender Equality Action Fund

### In SUPPORT WITH AMENDMENTS of

### SBO460: Trans Health Equity Act

To the Honorable Chair Griffith, Vice Chair Klausmeier, and esteemed members of the Senate Finance Committee:

The National Center for Transgender Equality Action Fund (“NCTE Action Fund”) is a 501(c)(4) non-profit political advocacy organization affiliated with the National Center for Transgender Equality (“NCTE”). Founded in 2003, the NCTE works to improve the lives of the nearly two million transgender people in the United States and their families through sound public policy, public education, and groundbreaking research. NCTE has worked with countless health and human service providers as well as local, state, and federal agencies on policies to ensure equal access to vital health and human services. The NCTE Action Fund, launched in 2017, builds power for transgender people, our families, and our allies – to make our collective voice heard – so that together, we can change the landscape in this country to fully support transgender equality.

The NCTE Action Fund writes today in support of Senate Bill 460, which would expand access to medically-necessary, life-saving care for transgender Marylanders who receive healthcare through the state’s Medicaid system. Due to recent attacks on providers of gender-affirming care across the country, however, we request that the reporting requirements in part D of the bill be amended so as to eliminate the risk that the well-intentioned report could be used to target care providers.

In addition, NCTE Action Fund is also submitting statements of 66 Marylanders in support of SB460. These statements, which were collected through a comment portal hosted by EveryAction and NCTE Action Fund, are attached as Appendix 1.

While Maryland is in the majority of states whose Medicaid programs explicitly include coverage for transition-related healthcare, it is fast becoming an outlier in the limitations that state places on just what transgender Marylanders on Medicaid are able to get covered. Under the March 2016 Managed Care Organizations Transmittal No. 110, which established coverage requirements for transition-related surgeries under Maryland’s Medicaid program, over two dozen procedures or care related to procedures were excluded from coverage, including hair removal (a common prerequisite for a variety of surgical procedures), voice therapy, and even many surgical revisions or multi-stage surgeries. For example, coverage of multi-stage phalloplasties is expressly prohibited under the guidelines, ignoring both medical realities and the needs of specific patients.

While most state Medicaid regulations do not expressly outline the specific transition-related procedures that are excluded from coverage, a number of states do specifically provide that coverage will be provided for care currently excluded by Maryland, including California (hair removal, facial gender affirmation surgery), Colorado (hair removal, revision surgeries), Connecticut (hair removal, facial gender affirmation surgery, revision surgery), Hawaii (tracheal shave, hair removal, facial gender affirmation surgery, vocal therapy, vocal surgery),

Massachusetts (hair removal, facial gender affirmation surgery), Oregon (hair removal, facial gender affirmation surgery, revision surgery), Washington (hair removal, facial gender affirmation surgery, revision surgery), and the District of Columbia (tracheal shave, facial gender affirmation surgery). While Maryland's MCO Transmittal may have seemed a reasonable compromise when it was issued in March 2016, the state is fast falling behind our peer states in this area.

MCO Transmittal 110 also likely violates federal non-discrimination laws under Section 1557 of the Affordable Care Act, which prohibits discrimination on the basis of sex (including sexual orientation and transgender status) in programs receiving federal funds for healthcare. With additional regulations enforcing Section 1557 expected to go into force this year, Maryland's Medicaid system is at risk of an investigation or even enforcement action by the federal government if it does not bring coverage for transition-related care into line with federal requirements.

Even were Maryland's Medicaid policy not in contravention of federal law and out of step with our sibling states, the ongoing national moral panic around transition-related healthcare makes legislative all the more critical. Across the country, we have seen legislative and administrative attacks on transition-related care, whether in the form of stripping insurance coverage for care, threatening the medical licenses of physicians who provide care, or creating criminal penalties for medical providers or even family members who facilitate access to care. In this atmosphere, it is more crucial than ever for Maryland to encode access to transition-related care for transgender Marylanders, both to ensure that such care is not casually stripped away in the future and to send a message to transgender people across the country that they are deserving of human dignity.

But while the National Center for Transgender Equality Action Fund strongly supports Senate Bill 460, we believe that amendments are necessary to part D of the bill, which would require the Department of Health to compile and publish an annual report listing the names and locations of physicians and clinics providing transition-related care. While the initial intent of this reporting requirement – to ensure transgender Marylanders knew where they could seek care – was laudatory, political realities over the year since the prior version of HB283 was first introduced have made clear the report required under part D would likely put medical providers at risk of harassment, violence, and potentially death. Since August 2022, we have seen targeted attacks on providers of transition-related care, including Boston Children's Hospital, Vanderbilt University Medical Center, the Children's Hospital of Pittsburgh, the University of Wisconsin Health, and at least 20 other hospitals across multiple states. Given this reality, the NCTE Action Fund asks that part D of the bill be either significantly amended or removed.

I thank you for your time and urge a favorable report with amendment of Senate Bill 460.

Sincerely,

Dr. Devon Ojeda  
Senior National Organizer  
National Center for Transgender Equality Action Fund  
dojeda@transequality.org

Appendix 1

#	Name	Testimony
1	Levitt, Howard	I support bill SB460. The federal government has named gender-affirming care as an 'essential health benefit' protected under Section 1557 of the Affordable Care Act. This has been upheld in federal district courts and is backed by the Centers for Medicare & Medicaid Services. Every major medical association agrees that gender-affirming care is medically necessary, including the American Medical Association, the American Psychiatric Association, and the American Academy of Pediatrics.
2	McMillan, Melody	I am writing this today in support of Bill SB460. As a Trans Woman currently residing in Maryland and going through the local healthcare system, I've seen first hand that these benefits and protections need to be put in place.
3	Schweitzer, Jillian	I absolutely support SB460. Gender affirming care has proven to reduce harm and improve the quality of life among those in need of the care. And every major medical association agrees that gender-affirming care is medically necessary, including the American Medical Association, the American Psychiatric Association, and the American Academy of Pediatrics. Even the federal government has named gender-affirming care as an 'essential health benefit' protected under Section 1557 of the Affordable Care Act. This has been upheld in federal district courts and is backed by the Centers for Medicare & Medicaid Services. Please help Maryland be a safe care state!
4	Yadon, Hailey	My name is Hailey, and I'm writing to support SB460, to provide trans health equity for all Marylanders. As a 26 year old trans woman, I can personally attest that gender-affirming care is essential to the life and well-being of transgender people. Starting gender-affirming hormone therapy was the single greatest improvement to my mental and physical wellbeing I have ever experienced, and without it I would not be a healthy, happy, or functioning person today. This is not just my opinion; every major medical association recognizes gender-affirming care as medically necessary, and section 1557 of the Affordable Care Act describes it as an 'essential health benefit.' But there are many barriers to accessing this care in Maryland, especially for those without the financial means to afford private health insurance or pay out of pocket. SB460 will provide an enormous health benefit to one of the most vulnerable populations in Maryland, at very little cost. It deserves the support of every member of our legislature.
5	Entwistle, Jin	I should not be alive. My name is Jin, and I have had roughly 7 attempts at suicide. All of them have been related to my gender. Clearly, I'm not very good at killing myself- I'm thankful for that, now that I've been able to get help. Prior to my treatment with gender affirming healthcare, I struggled daily with severe depression. It felt like a cruel, satanic joke; I had to wake up in a body that felt so foreign, so fundamentally wrong, I couldn't force myself to even get out of bed. I couldn't force myself to be perceived, to be seen, to have anybody else know what my body was. I dressed only in large, baggy clothes, often wearing one outfit for weeks to months at a time. I didn't take care of myself, didn't eat or shower. There was just no point. Everything I did, when I did anything at all, felt hollow and numb. Pointless. Useless. I just wanted to stop having to wake up. Looking back at my life, there

were extremely clear signs I've been trans since I was as little as 6. Some of them are so blatant I can't help but laugh; I recall an instance in middle school we were learning about eunuchs in history class. I cringed, and my classmate told me I couldn't feel anything because I wasn't a boy. I recall not understanding, and simply being baffled. I never thought anything else of it. My dysphoria manifested as an extreme form of depression, ranging from feeling extremely numb to having the overwhelming, debilitating urge to mutilate myself. To pick, prod, cut, to shape my body the way it would feel right by any means necessary. More often than not, I would stare at the mirror with a needle and thread and fantasize about how it would feel to finally look right. To feel right in my own body. It wasn't about weight, or influence, or anything but a deep, intuitive knowledge that who I was born as was wrong on the most basic level. I got better. Almost 6 months ago now, I finally began my medical transition. I fought so, so hard just to be able to feel hope again. Hope that things could be better for me. That things could change. I fought against my family, who reacted so poorly when I came out that I was forced back into the closet for over a decade. I fought against old white men or grimacing middle aged women who would take one look at me and decide that THEY knew me and my past and feelings better than I knew myself. I fought against myself. I fought against what my parents had drilled into me, my intense self-hate, my very core of being so angry and miserable and broken that I could never just feel okay. I went about it in an extremely dangerous way, before now. Nobody would help me, so I had to do it myself. I had no choice. I would be dead if I didn't. My ribs are bent and grooved, my skin scarred, and I'll never be able to breathe right again. I had to make binders myself because I was alone. I'll take that over being dead any day. I'm still not fully there. I still suffer on a daily basis, still make morbid jokes and still fuss with being able to feel okay. If I don't laugh about how I feel, I'll have to acknowledge that it's true. I've been fully medicated for over 5 years now, and no amount of anti-depressants or therapy has been able to change my gender dysphoria. It's not a joke. It's not a phase, or a trend. I can wake up in the mornings, get dressed, make myself meals and take care of myself because I've finally been allowed access to HRT. I'm on the path to becoming a lawyer in a year or two, and I'm a force to be reckoned with in and out of the classroom. Not only am I alive today because of gender affirming care, but I can finally start living to my full potential. This summer, I'll have surgery. I look forward to it with all my heart and soul. It's so hard to believe it's real, it's finally real, it's happening. Then, and only then, can I truly be fully at peace. My story serves as a guide for all who come after me, for all those who can't yet live comfortably in their own body. It speaks for itself about why this healthcare is vital to transgender individuals of all ages across the spectrum. Trans rights are under attack right now, with GAHC being outlawed and bills being passed in various states forcing people to either resort to their own means to do things or lay down and die. These are real, human lives at stake here. Trans rights ARE human rights.

Appendix 1

6	Stewart, Cassandra	<p>I am Cassandra, a 33-year-old transgender woman. I cannot overstate the positive effects that gender-affirming care has had on my life. I have so much more energy than I had before, and I use that energy to improve myself and help those around me. I can focus more. I can motivate myself more. It's not surprising—gender affirming care is a huge part of what lets trans people enjoy their bodies and themselves. I have been incredibly lucky to have private insurance that covers my HRT (albeit with repeated prior authorizations for refills) and savings to cover hair removal that simply isn't covered by my insurance. I am also lucky to have been able to access that gender-affirming care within months of realizing who I am. I cannot imagine the pain of crossing the hurdles of coming out to yourself, and then to those in your life and the world at large, and then simply being unable to afford the care you need. I support SB460 with my whole heart.</p>
7	Marcus, Lisa	<p>My son (assigned female at birth) came out as transgender at age 14. He was depressed and suicidal due to gender dysphoria. If he had not received gender-affirming care, including hormone therapy and a double mastectomy, I don't know if he would have survived to adulthood. He is now 24 and thriving, majoring in forestry in college and planning to work for the forest service. We were fortunate to be able to afford care for him at a time when our private health insurance did not cover trans care. Every major medical association agrees that gender-affirming care is medically necessary, including the American Medical Association, the American Psychiatric Association, and the American Academy of Pediatrics. Trans kids and adults can thrive with the help of affirming health care. I'm part of an online support group for parents of trans kids, and every day I see testimony from parents in states where their kids can no longer get health care, even if they can afford it. Parents who are leaving their homes and jobs to move to states like MD where their kids have the same right to medical care that other kids do. It's not acceptable to deprive people of health care because of their gender. Please support SB460 and protect trans Marylanders. Thank you from a concerned mom.</p>
8	Brown, Cydney	<p>I'm a trans genderqueer person who navigates the medical system regularly to receive hormones and ultimately support my overall wellness. Having access to equitable care is very important to me and I think all trans folks should have accessible, affordable, and equitable healthcare access. The federal government has named gender-affirming care as an 'essential health benefit' protected under Section 1557 of the Affordable Care Act. This has been upheld in federal district courts and is backed by the Centers for Medicare &amp; Medicaid Services. Every major medical association agrees that gender-affirming care is medically necessary, including the American Medical Association, the American Psychiatric Association, and the American Academy of Pediatrics. I support SB460 because I believe that gender affirming care is critical to trans community not just for physical wellness, but holistic wellness.</p>

Appendix 1

<p><b>9</b></p>	<p>Gillelan, Sarah</p>	<p>SB460 would profoundly improve the lives of trans Marylanders and Americans, especially during a time of amplified hatred and violence coming from our own government. My partner, who is trans, has been taking hormones for 3 years, and he has never been more joyous and self-loving than he is now. I want to see all people who need this life-affirming care find that joy. I, myself, have opted to avoid gender-affirming care in the past because I was on Medicaid, and I knew the hurdles to get past to get coverage would be close to impossible. Those hurdles would come only after finding a PCP or GYN who would be willing to treat me, and among the ones who would may still need guidance on how to do it. This bill would make it easier for the socially and economically marginalized transgender people of Maryland to access what may be the most important medical care of their lives.</p>
<p><b>10</b></p>	<p>Evers, Tamara</p>	<p>I am writing in support of Bill SB460. This bill is important for families like mine. The federal government has named gender-affirming care as an 'essential health benefit' protected under Section 1557 of the Affordable Care Act. This has been upheld in federal district courts and is backed by the Centers for Medicare &amp; Medicaid Services. Every major medical association agrees that gender-affirming care is medically necessary, including the American Medical Association, the American Psychiatric Association, and the American Academy of Pediatrics.</p>
<p><b>11</b></p>	<p>Mahoney, Eirnin</p>	<p>I am in support of bill SB460 because gender-affirming care dramatically changed my life for the better. Before I was able to start taking testosterone, I was really uncomfortable with the way my body and face looked, and the way my voice sounded. I felt disconnected from myself when I looked in the mirror, and it was painful for me to listen to any recordings of my voice. I loved performing in musical theater, but I couldn't really tell if my singing was good or not because I hated the sound of my voice so much. Then, I went on testosterone. Over the course of some months, my voice dropped, and I became proud of the way I sounded when I sang. My body and face shape changed, and I felt excited to look at myself in the mirror, rather than uncomfortable. And I finally grew facial hair, which I had been wishing for ever since I was a young teen. Now, I am taking steps towards getting top surgery, and the prospect of having that procedure in the next year or two makes me feel very excited. I often daydream about how handsome I'll look after surgery, and how I'll take my shirt off at the beach and feel the wind on my bare back and chest. Bill SB460 will make sure that every trans person on Medicaid in Maryland has access to these same life-changing opportunities. I have been lucky enough to access care using private insurance, but many trans people don't have that same privilege. There are more than just anecdotes to support this bill; the federal government has named gender-affirming care as an 'essential health benefit' protected under Section 1557 of the Affordable Care Act. This has been upheld in federal district courts and is backed by the Centers for Medicare &amp; Medicaid Services. Every major medical association agrees that gender-affirming care is medically necessary, including the American Medical Association, the American Psychiatric Association, and the American Academy of Pediatrics.</p>



Appendix 1

12	Pillalamarri, Khiyali	<p>Greetings. I strongly support SB460. Gender-affirming healthcare quite literally saves lives. As an LGBTQ teen with a lot of trans friends, I have seen it drastically improve the lives, health, and well-being of people I love. Moreover, it is a right to be able to seek the healthcare that you want and need. As such, it should be easy to access and to pay for -- which, too often, it isn't. Remove this barrier. The federal government has named gender-affirming care as an 'essential health benefit' protected under Section 1557 of the Affordable Care Act. This has been upheld in federal district courts and is backed by the Centers for Medicare &amp; Medicaid Services. Every major medical association agrees that gender-affirming care is medically necessary, including the American Medical Association, the American Psychiatric Association, and the American Academy of Pediatrics. It is important that people be able to seek medically necessary care. Thank you.</p>
13	torres, Cher	<p>We all bleed the same and we all feel sad and happy and lonely and everything. Inside, god made us all the same.</p>
14	Haaga, Candice	<p>Dear Maryland Senators: I write as the parent of a trans adult daughter whom we love dearly. I support SB460 as a major step of humane progress in reducing health care inequities for Maryland transgender people on Medicaid who need Gender-Affirming health care. This is a small population, as only about 6,000 transgender Marylanders are enrolled in Medicaid. But this care can be life-saving, and -- - The federal government has named Gender-Affirming care as an 'essential health benefit' protected under Section 1557 of the Affordable Care Act. This has been upheld in federal district courts and is backed by the Centers for Medicare &amp; Medicaid Services. - Every major medical association agrees that Gender-Affirming care is medically necessary, including the American Medical Association, the American Psychiatric Association, and the American Academy of Pediatrics. I've watched our adult trans daughter's journey over the years to get Gender-Affirming care, and it is simply out of reach financially for most people if not covered by health insurance. No one seeks gender-affirming care lightly, only out of deep need to live safely &amp; with dignity as who they really are. Gender Dysphoria is a significant factor in the higher suicide rates for transgender folks, &amp; so appropriate Gender-Affirming health care can literally be life-saving. The quality health care my daughter has received &amp; continues to receive has helped her immensely to feel safer &amp; much better mood &amp; morale, so she can use more of her energy to live her life fully. I am deeply grateful for the health insurance coverage she was able to access (Medicaid in another state at one point) after she aged out of our family health insurance. SB460 will be Cost-Effective: - These Gender-Affirming services are federally reimbursable and cost only 0.005% of our Medicaid budget. - Maryland will save costs from reduced long-term physical and mental health complications, such as an 84% reduction in suicide attempts. - This medically necessary, life-saving care must be accessible for low-income Marylanders on Medicaid, just as it is under many private insurance plans. THANK YOU for supporting SB460 to insure that low-income transgender people can receive Gender-Affirming health care! Trans rights are human rights.</p>

Appendix 1

15	HERRMANN, ALEXANDER	I've since moved to another state, but I lived in MD until May of 2021. During part of that time, I was on Medicaid due to unemployment. I am a transgender man, and I needed gender affirming care in the form of hormones (Testosterone) and 'top surgery' (double mastectomy). I was very grateful to receive the care I needed, but all transgender people need this care, and I urge you to pass this bill. Thank you.
16	Hill, Kai	As a trans individual on government support. It is vital to provide essential care, benefits, and support for ALL individuals. There are larger issues to tend to than whether or not certain humans can have rights. It's 2023 and people need to get over the fear of differences. If this country is to flourish, then everyone needs to be united. Rights, benefits, and support for all humans in the country.
17	Horvath, Diane	I am writing in strong support of SB460: Trans Health Equity Act. As a physician who provides reproductive healthcare, I have witnessed the difference it makes when people are able to access the care that best meets their needs. Reams of evidence show that gender affirming care saves lives, and it should be available to all people who need it, no matter their insurance payor. I am proud to live and work in Maryland, and I chose to move here in part because this state values the health and safety of women, LGBTQ+ folks, youth, and people with disabilities. I urge you to support this bill and affirm our state's commitment to the trans and gender-diverse community who are counting on us to stand up to the rising tide of anti-trans hatred that is consuming the dialogue in so many other states. I know Maryland can do better. Best regards, Diane Horvath, MD, MPH, FACOG Medical director, Partners in Abortion Care
18	Howes, Hilary	I'm a 67 year old transsexual that transitioned in when I was 40. I'm a 22 year resident of Maryland active in civic and non-profit community and have served on the board of Gender Rights Maryland. I want to urge you in the strongest terms to pass SB460. Though we make up only .5% of the population the federal government has named gender-affirming care as an 'essential health benefit' protected under Section 1557 of the Affordable Care Act. This has been upheld in federal district courts and is backed by the Centers for Medicare & Medicaid Services. Due to years of research and clinical studies every major medical association agrees that gender-affirming care is medically necessary, including the American Medical Association, the American Psychiatric Association, and the American Academy of Pediatrics. Though I transitioned at 40 and have lived my life as a woman everyday since then I had to wait until I was 60 years old to get gender confirmation surgery due to a mandate by DC law and my coverage from my employer. It was years of work to get through the system of paperwork, psychological evaluation, electrolysis on my donor flesh, and logistics of time off and caregiving to pull it off. It made a dramatic difference to my psychological condition and functioning in society. For 20 years I was managing my gender dysphoria with the hormones and dressing within my gender role but after surgery I was able to feel complete and function fully as a woman without fear in public restrooms, locker rooms, pools and beaches. In my experience it is critical to even those of us in our senior years that may be covered by Medicare and Medicaid. Please consider the very minor expense of this



Appendix 1

		bill a valuable investment in mental health and productivity of our population.
19	Wray, Tanner	I am writing to express my support for SB460. The federal government has named gender-affirming care as an 'essential health benefit' protected under Section 1557 of the Affordable Care Act. This has been upheld in federal district courts and is backed by the Centers for Medicare & Medicaid Services. Gender-affirming care should be covered. Every major medical association agrees that gender-affirming care is medically necessary, including the American Medical Association, the American Psychiatric Association, and the American Academy of Pediatrics. Thank you for considering making this important change.
20	Debus-Lopez, Karl	Dear Senators, Please support Bill SB460: Maryland Medical Assistance Program-Gender-Affirming Treatment. This bill brings Maryland into compliance with federal legal guidelines, ensures MD Medicaid offers comprehensive healthcare coverage to the transgender community in compliance with internationally recognized, best medical practices, and reduces the significant health inequities faced by Maryland's transgender community. Maryland's transgender community makes up only 0.5% of the state's population. Only around 6,000 transgender Marylanders are enrolled in Medicaid. This low-cost, high-impact legislation will dramatically increase mental well-being, reduce suicidality, and save lives. Thank you so much for your support of this bill. Sincerely, Karl Debus-Lopez
21	Ragogna, Dan	Gender-affirming care literally saves lives. Period. It is just as necessary to have as any other healthcare out there for people who need it. As a trans non-binary person who has been fortunate enough to receive such care, I cannot stress enough how much of a difference was made compared to when I did not have it. I was born in and lived in Georgia for most of my life. Acquiring GAC there was and remains so difficult. Someone like me would have to jump through so many (discriminatory) hoops to receive such care. I didn't even bother until I moved to Maryland in 2021 where I knew there were far more facilities offering GAC with far fewer hoops if any. My mental health improved significantly when I started receiving GAC. My quality of life is so much better compared to when I lived in Georgia, in a state where the LGBTQ community struggles so much more with finding safe, trustworthy, affordable health facilities. Please pass this bill. You will save children, teenagers, adults. Thank you.

Appendix 1

<p><b>22</b></p>	<p>Lee, Simone</p>	<p>I Support the SB460 Bill, to be presented for the Senate Hearing by Feb 25th, and may be able to lend my testimony towards the cause if called upon. I'm a mature Trans Women, who has relegated herself to break stereotypes, walls &amp; misconceptions. They only way we can do so is to be ambassadors towards our cause of being represented, accepted and treated for our particular need via the healthcare system per Section 1557 of the Affordable Care Act My Personal Story: As one who has been Transgender or Trans in some form since well before the terminology existed, I can attest to my challenges, turmoil &amp; sometimes dark, deep hopelessness in seeking to find/express my 'Authentic Self.' My journey has brought me to a point, where I can only live one way; the way I seek to express myself. An expression which most family, friends, work/business associates (I'm self-employed) neither understand nor accept. I've been taking HRT since the Fall, in an effort to correct my incongruent feelings/mind, with my body. I'm on a journey they call 'Transition'... one which I have effectively denied, repressed/suppressed since I had feelings of expressing myself in a feminine expression/manner. In the coming months, I will seek additional therapy and treatments to better align my mindset/feelings, with my physical body. This will be a time-consuming, expensive process. However, it will be one which may allow me to at last live my last years true, bringing a sense of relief to a life which has been perpetually in conflict, perpetually at battle. A battle to live up to the expectations of everyone else, except the wishes/desires of myself. Perhaps the struggle of the Trans Women, represents a deeper struggle for most of us. We mostly grow up in the shadows of parents, siblings, school-mates and friends who dictate implicit, unspoken manner. Perhaps if more of us, whether Trans or not, could one day listen to themselves, present as they feel, as they think, as they are without judgement, fear or risk of being ostracized, disowned, or unloved. I always fall back upon Oscar Wilde's wonderful quote 'Be yourself, everyone else is already taken.' It not only represents how Trans people would like to be accepted, but perhaps the rest of us who have different expressions would like to live. peace, love &amp; light ~ Simone Lee</p>
<p><b>23</b></p>	<p>Lind, Paige</p>	<p>Gender affirming care should absolutely be covered. Regardless of your personal feeling on gender, please think of the lives it could save. So many need this just to feel comfortable in their own skin. Consider yourself lucky if you never had to live a moment in a body you don't identify with. Even if you don't understand or are unable to relate, it's 100% real for others. Thank you</p>

Appendix 1

<p><b>24</b></p>	<p>Drapez, Jamy</p>	<p>To deny quality, protected, and standardized transgender health care that only stands to save lives and improve the livelihood of Maryland residents is an act of violence. As a nonbinary person, new parent, and licensed psychotherapist, I live and witness firsthand the resoundingly positive impact access to quality health care has on an individual, a family, and a community. Trans lives as young as 12 years old are lost to suicide upon being denied life-saving health care that is able to support them in affirming their identity, that ripples to providing their families and communities fact-based education and regulated resources to strengthen their bond as they welcome their transgender member into living as their full selves. Transgender folk that live, work, and play in the state of Maryland range in age, ethnicity, religion, creed, socioeconomic background, and even in public service. With my privilege, I am able to afford private healthcare and am fortunate to have care team of medical professionals that not only treat me with the highest standards of care, but I know are trained and have access to resources supporting a trans-identified patient. Dignity and quality care should not be a luxury. Competent and comprehensive medical aid should not be held hostage behind a paywall. To not pass SB460 is to send a message that the state of Maryland is comfortable profiting off people's labor, taxes, and tourism and not responding in kind to provide for their healthcare needs as one would expect of our elected governance. To not pass SB460 retains the root message: if we can deny people care because they are transgender, we can deny any group of people care based on their identity. As a Maryland resident, I hope to see the passage of SB460 as a sign my state agrees to uphold their duty in providing basic human rights for all Marylanders.</p>
<p><b>25</b></p>	<p>mchenry, sylis</p>	<p>I support bill SB460 and having gender affirming care to the fullest extent. I began my transition on July 26th 2017 and administered my first shot August 04, 2017. The day I went to be cleared by the doctors and therapist to being hormones was the day former president Trump released a tweet that he was going to ban transgender service members from entering the military and also continuing to serve in the military. I currently am serving in the military and have been since November 2011. This put a lot of questions in my mind as to whether I should still continue to go through with it especially because my military career could also be on the line. I decided to go through with it and seek gender affirming care that still to this day has saved my life. I still serve this country to this day and will continue to for as long as possible. Having access to gender affirming care for anyone who may need it and wants to pursue transitioning is something that shouldn't be a question. If you want to have plastic surgery because you have body dysmorphia you have access to it, if you suffer from ED, you have access to those avenues. It's all care that is a basic human right. Gender affirming care saves hundreds every day and allows those suffering with their gender identity to pursue avenues to find out what best suits them and their desire to medically or non-medically transition. When you wake up each day hating yourself and your body and it is a constant battle to feel comfortable in your own skin it's something I'd never wish upon anyone. Being a trans man and being so open about my transition has not only saved my life but has allowed others to feel</p>

comfortable to come to me with questions about seeking their own paths to transition. I have been very open about my transition and I know everyone has their opinions about those who do but especially being in the military where it is such a new thing and something that can happen now it has helped me educate thousands of people and a lot of them have come around with how they feel about it because they based their opinions off something they didn't know anything about or what the media or religion portrayed us to be. When you look at yourself in the mirror and don't know who you are and hate the person staring back at you to now looking in the mirror and being able to smile and see the person you always should have been because of the gender affirming care I have been pleased to receive it has changed my life for the better. I wouldn't change anything about my transition. It has showed me truly who is there for me and who isn't and has made a lot of my friends more like family now than my own flesh and blood. By taking away gender affirming care you limit the abilities of those seeking such care and open doors to negative things to begin to happen. We just want to be happy and to be able to live our lives as the most authentic version of ourselves and to be happy and proud of who we are. We shouldn't be limited on what care we can receive and should be able to be ourselves. I believe that having access to gender affirming care saves lives and will greatly improve the mental well-being of transgender individuals and non binary people greatly as I know it helped me in more ways I can ever begin to put into words. The military has opened doors for me through my life as well as my transition has and I don't ever take that for granted not even for a moment. I will continue to share this fight to make sure that gender affirming care is accessible for everyone as well as their ability to serve this country if they so choose because I don't think anyone should take our rights away when it comes to getting the care, we so desperately need to be who we always should have been as well as having the care that not only improves mental well-being but also saves lives. Everyone deserves a chance to fight for their rights as a person and I will continue to do so with my brothers and sisters. I will gladly speak openly on this topic till my last dying breath so that those who come after us have all the access to any form of care they may need and not have to go through all the channels different states and finding care. At the end of the day this fight isn't just for us know it's for those coming after us and making sure they are taken care of more than we ever were.

Appendix 1

<p>26</p>	<p>Phin, Vanessa</p>	<p>I am writing in support of SB460. I am a transmasculine nonbinary parent, and one of my children is a trans girl. I am in my 40s, and have seen a lot change in the trans community of late. I've seen hormone therapy as settled science begin to be questioned for political gain. I've seen trans girls flee states in which they're old enough to have a rapist's baby but not old enough to transition. I've seen many trans friends lose their lives to suicide or violence, some murdered by their own parents. I've seen my daughter harassed in school--and that's *before* puberty. I can't imagine what her life would be like if she couldn't hormonally transition to the gender she is and have to endure a puberty that is WRONG for her and lead to worse harassment, only to have costlier surgeries later to correct for it. So many trans kids don't have supportive parents or live below the poverty line--many are in foster care. My spouse, a professor, has seen parents kick their young adult kids out of the home while they attend college because they are trans. To access medical care is a tiny, TINY portion of aid in an otherwise extremely difficult life. When I was diagnosed with myalgic encephalomyelitis, testosterone was open to me without any of the anti-science nonsense that accompanies using it for young trans men. Menopausal women can also get testosterone without bunk science interference. Gender-affirming care is healthy, scientific, and supported by every major medical association in the U.S., including the American Academy of Pediatrics. Please help us by supporting funding for gender-affirming care as medically necessary. Pass SB460.</p>
<p>27</p>	<p>Powell, Bridget</p>	<p>I'm almost 39 years old and I only realized I was transgender in March of 2021. I've been on HRT for a year and a half now and the mental weight that has been lifted in that time is staggering. I'm lucky. I work for the state, I have a stable job, I have excellent health insurance through the state of Maryland for which I am incredibly thankful. This should be extended to anyone on Medicaid. The idea that Medicaid doesn't cover something as fundamental as 'You are in the correct body now' is absolutely horrifying. Last month, because of a scheduling issue, I couldn't get in to see my physician and get a refill on my estradiol (estrogen). I had to ration it at two-thirds the prescribed dose for almost two weeks so that I could have some each day. For two weeks I felt panicked, like my world was fundamentally wrong. No matter what I did, my anxiety was double what it normally is. For just two weeks on a partial dose that happened to me. Can you imagine what it's like for us when we can't get anything? The anxiety, the depression, and all of the things that accompany those mental states? Are you able to put yourselves in our shoes, to be able to say 'I understand the terror inherent in denying basic care' and still not approve this? How could any rational, caring individual look out and say 'I understand all of this but I still refuse to help you because it might cost a dollar per month per resident'? Less than three cents a day. You find more than that on the sidewalk in a few minutes just walking around. You save more than that just by turning out the lights at night. You can find this money. You can help these people. Nothing compares to waking up in the morning and being able to look yourself in the eyes. I realized that less than two years ago. By agreeing to help these people in need, you can get that same rush transgender people</p>

Appendix 1

		get from realizing they're in the correct body. Do the right thing. Pass SB 460.
28	Parker, Tanya	I have worked for many years at a community clinic that provides gender affirming health care and I can attest to the fact that it is truly life saving health care. Gender dysphoria can be extremely challenging, and it's vital to support transpeople in being their authentic selves for them to be healthy and happy members of society. Everyone should be able to access gender affirming care, no matter their insurance status and income. I strongly urge you to support SB460.
29	Johnson, Michaela	My two grandchildren -- one gay, one trans -- can access the health care they need. Transgender health care is essential for physical and emotional well being. I want all trans people, young and old, to get the care that is available to my family. I support SB460, to keep Maryland in the forefront as a state that cares for all its people.
30	Benson, Anne	I support SB460. As the mother of a transgender teen I understand how critical this is. Gender affirming healthcare saves lives. It is crucial to those who need it and should be accessible. Thank you Anne Benson
31	AlJunaidi, Norah	Gender affirming care is life saving. As an SLP who serves transgender individuals of all ages for voice therapy, I know how much it means to them. To deny access to this care by not covering it with insurance is inhumane and unconstitutional. Transgender people are often already struggling financially and have to prioritize their care in their budget to be able to live comfortably and happily in their identity. We need to change that.
32	Rhodes, Ellery	As a transgender citizen of Maryland, I have experienced firsthand the impact that accessible and affordable gender affirming care can have as well as how detrimental a lack of trans-conscious medical care can be. Numerous federal and privately funded research projects have shown that the transgender community is several times more likely to self-harm, attempt suicide, suffer from mental health issues, struggle with substance abuse and eating disorder issues, and have limited access to healthcare and the basic necessities to live in the US. As someone who is currently on the Maryland Medicaid program and has been forced to fight for basic medical care and withstand innumerable cases of mistreatment because of my gender identity, it is vital that Maryland passes bill SB460. Any improvement to transgender health service access and affordability is a step towards supporting our transgender community and ensuring equal and compassionate care for all.
33	Franco, Anderson	I believe gender affirming care is a basic human right and denying that to those who need it amounts to enabling their deaths. Discrimination of this kind is truly unacceptable and abhorrent. I speak on behalf of my friend Erin who worries about her own future due to restrictions on the care that she needs.
34	Dasta, Frank	I know multiple trans women, one of whom lives with me in MD and the other lives in Delaware. The gender affirming care available in DE has been life changing for one friend, and it would be nice if the other friend could benefit from having the same level of care in Maryland. This bill would be a wonderful step in securing what should be a right.



Appendix 1

<b>35</b>	Messinger, Colin	I support SB460. Make sure Marylanders get the medical care they need - that includes gender-affirming care!
<b>36</b>	Cook, Corey	Having low cost options for trans health care would not only provide benefits to one of the most at risk groups of people in the US, but also prevent medical accidents from those who have to use DIY kits as alternatives. As someone who is trans and who has financial problems, this would be a life changing option. It would allow me to be myself. The person I felt I've always wanted to be. So many states have folded due to mob mentality pushed from greatly uninformed sources. Please don't let Maryland be one of those. I am in Ohio. Almost daily, LGBTQA+ rights are pushed aside for intimidation and segregation. Don't let Maryland become one of those places.
<b>37</b>	McLaurin, Thomas	Every single trans person I've met is so much happier after transitioning. Medical care for the trans community is not only gender affirming, but life affirming. SB460 only stands to save lives and increase joy in the world. To oppose it is villainous.
<b>38</b>	Conner, Joseph	There is no reason that gender-affirming care should not be covered by Medicaid. Beyond the fact that it's been named and upheld as an essential health benefit under the Affordable Care Act in Federal District Courts, it is vital for the mental and physical health of trans people within Maryland. It needs to be affordable to all who wish to get it. I actually have two trans friends in Maryland, who to date have struggled financially to receive gender-affirming care, and would hope that this SB460 is passed as soon as possible, for their sakes, and for all the others struggling with this.
<b>39</b>	Judice, Tristan	Healthcare for a severely marginalized group at a low cost is a no-brainer decision
<b>40</b>	Burnett, Glenn	Bill SB 460 is an important piece of legislation which would ensure coverage of gender affirming care for trans Marylanders using Medicaid for insurance. This would improve trans people's lives in the state in a huge way. Those with Medicaid would be able to afford care which would improve the quality of their lives which is not accessible to them now. This care is not optional. Trans people need access to gender affirming care so they can feel more like who they are on the inside. Denying them this care for finance reasons is ignorant and beat and transphobic at worst. Maryland should do the right thing and pass this bill. During a time so many other states are moving are regressing on trans right, we have an opportunity to become a beacon of hope for those seeking to live a life as their true selves
<b>41</b>	Aimable, Rick	Transgender people are real, human people who deserve affordable health care and treatments. Many people who I know, who I talk to, who I look up to are transgender, or have transgender friends who they value dearly. Gender-affirming care is an imperative health benefit, and I support the SB460 bill.
<b>42</b>	Connolly, Michael	Gender-affirming care is proven health care. It saves lives, increases quality of life, and is broadly supported. Trans rights are human rights.
<b>43</b>	Vermeer, Isaac	Gender affirming care accessibility will increase the mental health for those who need it, and in turn save lives.
<b>44</b>	Rodri, Lian	man idk I think trans people just want to live
<b>45</b>	TYX, O	this thing is so much bigger than me and there are people who need the help more than most

Appendix 1

46	Toomey, Lauren	Practices that fall under gender affirming health care are medical practices used for non trans people as well. They are important for saving Trans lives but they are also important for many more people. Hormone treatment is used for a variety of life saving reasons outside of transitioning.
47	Seymour, Ian	I wholly support the bill SB460, as gender-affirming care is a vital necessity that should not be denied for those with lower income. The federal government has named gender-affirming care as an essential health benefit protected under Section 1557 of the Affordable Care Act, which has been upheld in federal district courts across the country, and has been back by the Centers for Medicare & Medicaid Services. Every major medical association agrees gender-affirming care is medically necessary, including the American Medical Association, the American Psychiatric Association, and the American Academy of Pediatrics. On top of gender-affirming care being important for the people's well-being, allowing it to be covered will also significantly save costs from reduced long-term health complications, including a reduction in suicide attempts as high as 84 percent.
48	Chrobak, Pawel	While I do not have a story relating to being transgender, I believe that the gender-affirming care should be covered as this will help make those who want to be their real selves come out easier. Being transgender in the US today is tough because of the hearsay from Republicans and other transphobic people, they are simply harmless and only want to be themselves. I support the SB460 bill.
49	Woods, Joseph	To deny a person who they are inside is cruel and evil.
50	madore, alexander	trans people exist and deserve to continue to exist.
51	Tait, Nick	I support bill SB460! The federal government has named gender-affirming care as an 'essential health benefit' protected under Section 1557 of the Affordable Care Act. This has been upheld in federal district courts and is backed by the Centers for Medicare & Medicaid Services. Along with this, every major medical association agrees that gender-affirming care is medically necessary, including the American Medical Association, the American Psychiatric Association, and the American Academy of Pediatrics.
52	Kendra, Joseph	I support affordable gender affirming care for my friends and for all trans people in Maryland. In a time of increasing coordinated attacks on this group of people, I ask that the state of Maryland do the right thing and protect their access to healthcare.
53	I, Anna	Gender affirming care is legitimate healthcare. Physical and mental health of non-binary and transgender people will improve dramatically when given the opportunity to undergo affirming surgery and/or therapy
54	Huggins, Quasson	The federal government has named gender-affirming care as an 'essential health benefit' protected under Section 1557 of the Affordable Care Act. This has been upheld in federal district courts and is backed by the Centers for Medicare & Medicaid Services. Every major medical association agrees that gender-affirming care is medically necessary, including the American Medical Association, the American Psychiatric Association, and the American Academy of Pediatrics. Not enshrining 'Gender Affirming Care' in all of it's forms---- - something so accessible to cisgender citizens but so elusive for NON-

Appendix 1

		cisgendered people would be detrimental to the freedoms of non-cisgendered and a serious failure in the protection of Maryland's queer population
55	Young, Tyler	I support this bill and want the trans community to have the same rights and protections as everybody else. I have several trans friends and I want their lives to improve; just do the right thing!
56	Christian, Daniel	I'm not signing this for myself, I'm signing this for my trans friends and family who deserve better than being denied the medical care they need.
57	Viens, Alden	Everyone should be given the right to choose however they identify, and with the use of gender-affirming care, that can be a reality. As someone who has been on HRT for a few years, I can attest that such a thing has greatly improved my life in terms of mood and self-care. That is why I support this bill, SB460.
58	Shinto, Hamilton	The federal government has named gender-affirming care as an 'essential health benefit' protected under Section 1557 of the Affordable Care Act. This has been upheld in federal district courts and is backed by the Centers for Medicare & Medicaid Services. Every major medical association agrees that gender-affirming care is medically necessary, including the American Medical Association, the American Psychiatric Association, and the American Academy of Pediatrics.
59	Brown, Cenauru	I'm transgender, specifically Male to Female, and after years of dodging the 'Am I trans?' question that was constantly on my mind no matter how much I tried to push it aside, I reached a breaking point where I couldn't deny it anymore and finally accepted it. I have not been coerced, my parents aren't happy about it and have brought up numerous and untrue reasons for why they don't think I'm trans. Nevertheless, I applied to the closest Planned Parenthood for an HRT appointment, and under Informed Consent, I was able to book an appointment 2 weeks later. In no way did I just get handed meds, I had to fill out lots of paperwork, had to make it extremely clear that I understand the changes I will experience, and after a few hours of this, plus a lot of personal discussion with my doctor about my life experiences with my difficulty over my gender identity and birth sex, gave me a prescription for HRT meds to start my transition journey later that very day. It's been a year and a half since then, and transitioning has changed my life. I was previously very apathetic about life and didn't really care about who I am. But now, my gender identity is a source of happiness, I've made lots of friends with other trans people and those who accept us, I have a WONDERFUL girlfriend (who is also trans), and in general I am a much more cheerful and happy person now, and have grown into my own personality that I brings me joy to express, rather than the apathetic, miserable person I used to be. Gender-affirming care not only saves lives for many, but also enriches our lives, and allows us to embrace our true feelings and live as our true selves. I support gender-affirming care, and I support SB460.
60	Timlen, Joshua	Gender affirming care saves lives and has a lower regret rate than many other life saving surgeries. Everyone deserves the gender affirming care they need.

Appendix 1

61	Duncan, Joshua	People always puts down another group just for being different is sicking. Everyone should have equal access no mater who they are.
62	Davis, Zachary	Gender affirming care is as necessary to a transgender person’s health and wellbeing as all other forms of healthcare, and is a human right. In the form of both hormonal treatments and surgical treatments, it has provided enormous relief and healing to a great many of my transgender friends. All of them remark that it has increased their quality of life and happiness, and helped them live the happy and long lives they have wanted to for so long. Thus I can only support SB460 and the benefits it extends to all of Maryland’s transgender community.
63	Williams, Brittany	<p>February 24, 2023 The Honorable Senator Melony G. Griffith          Chairperson, Senate Finance Committee Maryland Senate 11 Bladen          Street Annapolis, Maryland 21401 Re: SUPPORT for SB 460, the Trans          Health Equity Act Dear Senator Griffith and Members of the Senate          Finance Committee: As Vice President of American Atheists, a trans          citizen of Maryland, and on behalf of our approximately 1,100          constituents in Maryland, I write in support of SB 460. This bill would          provide coverage for gender-affirming care under the Maryland          Medical Assistance Program (Medicaid) to trans Marylanders. This bill          will address systemic discrimination against trans people and help          ensure access to necessary health care in Maryland. We urge the swift          passage of this bill. American Atheists is a national civil rights          organization that works to achieve religious equality for all Americans          by protecting what Thomas Jefferson called the “wall of separation”          between government and religion created by the First Amendment.          We strive to create an environment where atheism and atheists are          accepted as members of our nation’s communities and where casual          bigotry against our community is seen as abhorrent and unacceptable.          We promote understanding of atheists through education, outreach,          and community-building and work to end the stigma associated with          being an atheist in America. As advocates for the health, safety, and          well-being of all Americans, American Atheists objects to efforts to          subordinate the health and safety of all to the religious beliefs of a few.          Medical experts have established that gender affirming care is safe,          clinically appropriate, and medically necessary for many individuals          that experience gender dysphoria. Further, legitimate medical          professional associations, such as the American Academy of Pediatrics,          the American Medical Association, and the American Psychiatric          Association, have long supported this care. SB 460 would expand          access to this well-founded and necessary care. There is overwhelming          evidence demonstrating the positive impacts of gender-affirming          medical care for those who need it. In fact, several studies have          established that receiving care, such as hormone-replacement therapy,          has significantly improved the mental and social health of trans people.          In a study of 47 trans youth who received appropriate hormone          treatment, these youth were 60% less likely to report depression and          73% less likely to report suffering from suicidal thoughts. In contrast,          another relevant study showed that 83% of those who did not receive          gender-affirming care experienced suicidal ideation and or engaged in          self-harm. This is only a fraction of the robust research supporting</p>

		<p>gender-affirming care and confirming that it is medically necessary health care. If passed, this bill will provide life-saving care to vulnerable trans people and help mitigate barriers that still exist to their health care. For example: 23% of trans and gender non-conforming people who informed health care providers of their gender identity were denied service altogether. Due to discrimination and disrespect, nearly 30% of trans and gender non-conforming people postponed or avoided medical treatment when they were sick or injured. Similarly, 33% of gender non-conforming and trans people did not seek needed preventative care. Trans people already face significant stigma, and they are at higher risk for mental and physical harm as the result of not being able to access gender-affirming care. The vulnerable deserve to feel safe and supported by their state, and SB 460 does just that. American Atheists strongly urges you to pass SB 460 to provide Medical Assistance Program coverage for gender-affirming care. Every patient, regardless of gender or gender identity deserves to receive adequate and medically necessary health care. This low-cost, high-impact legislation will dramatically increase mental well-being, reduce suicidality, and save lives. If you have any questions regarding American Atheists' support for SB 460, please contact me at <a href="mailto:agill@atheists.org">agill@atheists.org</a>. Sincerely, Alison Gill, Esq. Vice President, Legal &amp; Policy American Atheists</p>
64	Perino, Auden	<p>My name is Auden, I use they/them pronouns. I have been a Maryland resident for over 20 years, and I am an openly transgender civil rights attorney. I am fortunate to have health insurance that covers gender-affirming care--and I know personally how devastating and harmful it is to lose access to that care. It is deeply wrong that in Maryland, some of our most vulnerable residents, many of them LGBTQI+ people of color, are subjected to second-class benefits based on the state's viewpoint that transgender healthcare is optional, too expensive, or simply disfavored because of deeply rooted biases and stigma targeting transgender people. Maryland must enact SB460--it is the right thing to do, and also necessary under federal law for insurance programs like MD Medicaid to provide essential benefits under the Affordable Care Act without discrimination based on sex. (As the Supreme Court has held in <i>Bostock v. Clayton County</i>, discrimination based on sexual orientation or gender identity cannot occur without unlawful discrimination based on sex or sex stereotypes.) Although not every transgender or nonbinary person experiences gender dysphoria, gender affirming care is a life-sustaining and life-saving necessity for many of us living with gender dysphoria. Denying medically necessary care that is supported by every major medical association--representing millions of doctors worldwide--is a cruel status quo that directly causes wide reaching harms to the 6,000 people on Maryland Medicaid who may need gender affirming care. Our state has no legitimate interest in forcing people to conform to sex stereotypes (saying we must perform the gender assigned to us at birth) through an arbitrary and cruel carve-out in our Medicaid program coverage. Right now, religious extremists and white nationalists are collaborating across the U.S. to divide our community and undermine the gains that have been made for LGBTQI+ justice by demonizing transgender</p>

Appendix 1

		<p>people, especially our youth, with a special focus on baseless fearmongering against gender affirming healthcare that is safe, proven effective, and supported by every major medical association. In my community we have a saying: no Pride for some of us without liberation for all of us. This bill is your chance to stand with the LGBTQ+ community, take meaningful action to defend transgender people against the wave of coordinated, authoritarian attacks we are facing nationwide, and to offer a liberation from suffering to people on Maryland Medicaid who desperately need and unquestionably deserve access to all medically necessary healthcare. Thank you.</p>
<b>65</b>	Delloio, Richard	Trans rights
<b>66</b>	Lugo, Dawn	I have trans friends that would benefit from this