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The Honorable Chair Katherine Klausmeier
3 East
Miller Senate Office Building
Annapolis, Maryland 21401
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Testimony of FreeState Justice
IN SUPPORT OF SB460: Maryland Medical Assistance Program – Gender-Affirming Treatment (Trans Health Equity Act)

To the Honorable Chair Katherine Klausmeier and esteemed members of the Senate Finance Committee:

I'm here representing FreeState Justice, civil rights, legal & advocacy organization representing Maryland's LGBTQ+ community. We write today in support of SB460.

You'll hear from our panels many reasons why this bill should be passed. I want to briefly discuss what would happen if this bill does not pass & acquaint you with the problems this lack of coverage currently causes in my community.

This healthcare has been called elective or cosmetic but for Maryland's trans community it is anything but. Trans people will prioritize this critical gender affirming care over fun, housing, & even food. A trans person may stay at a job they hate or are discriminated against in order to afford this care out of pocket. Frequently, the money being used on these procedures could have been applied instead to significant investments that would also improve their quality of life, like moving out of an unsupportive parent's home. In some cases, trans people will even go without basic necessities in order to save money for expensive surgeries.

On the flip side, this care can often make a difference in a person's upward mobility. Counterintuitively, passing is almost required for many entry level jobs in the service & retail industry where being perceived as trans can mean abuse from customers & even fellow employees. Often, access to these surgeries will open them to opportunities previously closed to them because of bias, allowing their natural talents to shine. Embodying oneself fully as these procedures allow our transgender community members to do, makes all areas of life easier –especially employment.

FreeState Justice, Inc. (formerly FreeState Legal Project, Inc., merging with Equality Maryland) is a social justice organization that works through direct legal services, legislative and policy advocacy, and community engagement to enable Marylanders across the spectrum of lesbian, gay, bisexual, transgender, and queer identities to be free to live authentically, with safety and dignity, in all communities throughout our state.

When our community cannot access reliable employment or healthcare, their options for survival are limited. Many people turn to other sources for hormones, which are cheaper on the black market than for people who are uninsured. Others engage in sex work as the only employment where their trans identity isn't a problem & are compensated substantially above minimum wage.

When the cost of these out of pocket procedures are not personal, their burden is shared by our community. Every day, members of our community fundraise to meet the expenses required for these critical healthcare interventions. Using social media, trans people pass the same 5 -15 dollars around to meet each others fundraising goals.

Imagine, if that investment both on an individual & community level could be reinvested in the same way. Our community is weakened financially by the out of pocket costs of this healthcare & could truly thrive when it is covered more fully by this bill.

Finance Committee, these services are federally reimbursable and are estimated to cost less than a half a percent of the state's Medicaid budget, and the cost saved on social and legal services as a result of Marylanders receiving this care reduces the net cost further. This legislation is thus a low-cost solution that improves the quality of life of our the most marginalized within our community, based on the mainstream consensus of a broad swath of medical science and mirrors policy already in place across our country.

Jamie Grace Alexander

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⁽¹⁾ COMAR 10.09.02.01(11) "Medically necessary" means that the service or benefit is:

- (a) Directly related to diagnostic, preventive, curative, palliative, rehabilitative, or ameliorative treatment of an illness, injury, disability, or health condition;
- (b) Consistent with current accepted standards of good medical practice;
- (c) The most cost efficient service that can be provided without sacrificing effectiveness or access to care; and
- (d) Not primarily for the convenience of the consumer, family, or provider.