

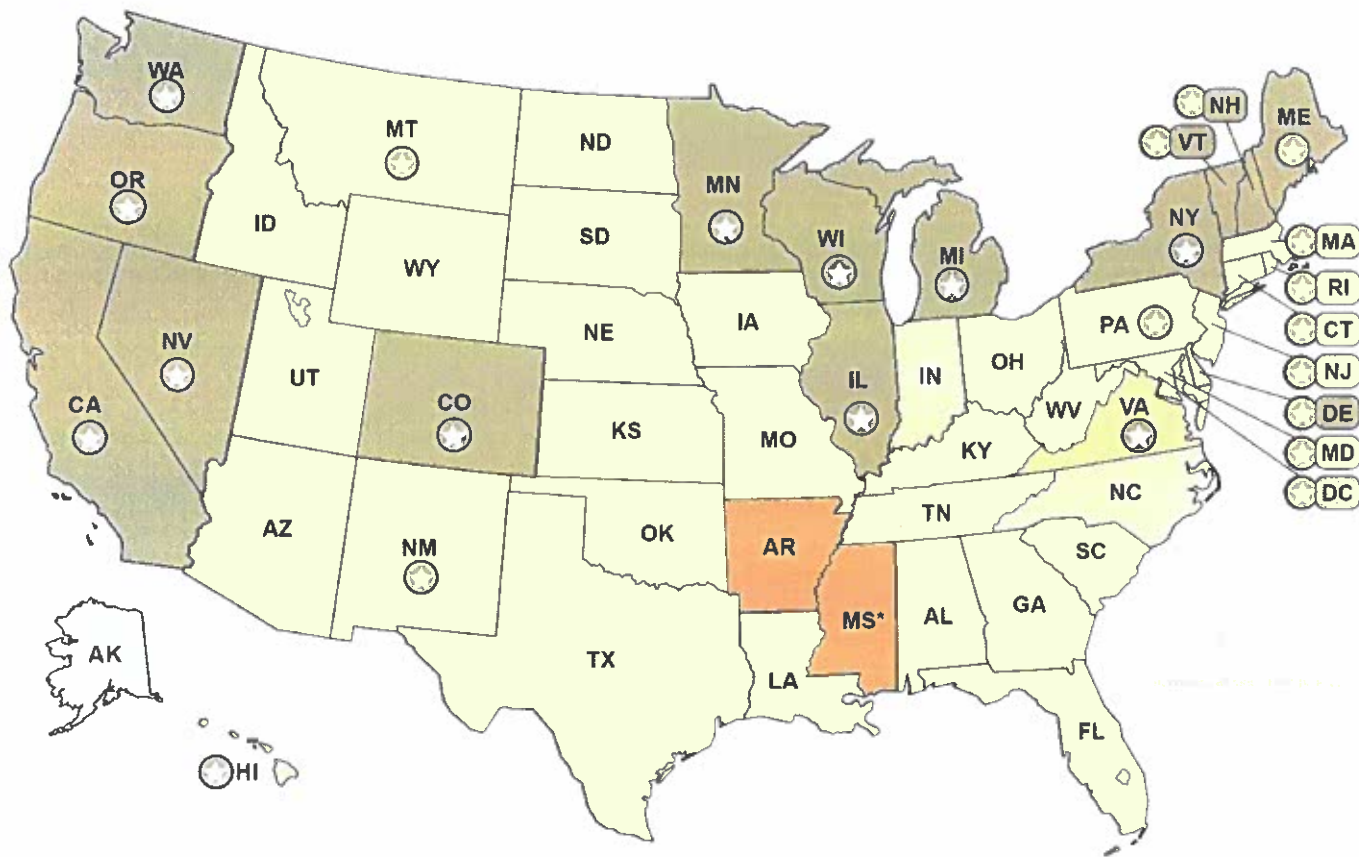
Exhibit 1

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# HEALTHCARE LAWS AND POLICIES

PRIVATE INSURANCE    STATE EMPLOYEE BENEFITS    TABLE FORMAT

Insurance nondiscrimination laws and policies protect LGBTQ people from being unfairly denied health insurance coverage or from being unfairly excluded from coverage for certain health care procedures on the basis of sexual orientation or gender identity. "Bans on transgender exclusions in health insurance" are policies that bar health insurers from explicitly refusing to cover transgender-related health care benefits.



U.S. Territories

American Samoa

Commonwealth of the Northern Mariana Islands

Guam

Puerto Rico

U.S. Virgin Islands

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★ Transgender exclusions in health insurance service coverage prohibited (24 states + D.C.)

Law prohibits health insurance discrimination based on sexual orientation and gender identity (14 states, 1 territory + D.C.)

Law prohibits health insurance discrimination based only on gender identity only (8 states)

Law prohibits health insurance discrimination based only on sexual orientation only (0 states)

No law providing LGBTQ inclusive insurance protections (26 states, 4 territories)

Law explicitly permits insurers to refuse to cover gender-affirming care (2 states)

 **Citations & More Information**  
 (/img/maps/citations-nondisc-  
 insurance.pdf)

\*In Mississippi, state law explicitly allows private insurers to refuse to cover gender-affirming care for minors, as part of its statewide ban on best practice medical care for transgender youth ([https://mapresearch.org/equality-maps/healthcare/youth\\_medical\\_care\\_bans](https://mapresearch.org/equality-maps/healthcare/youth_medical_care_bans)). Arkansas law allows this refusal of coverage for gender-affirming care for everyone, regardless of age. For more information about this and every state, click "Citations & More Information" beneath the map legend.

**Recommended citation:**

Movement Advancement Project. "Equality Maps: Healthcare Laws and Policies." [https://www.lgbtmap.org/equality-maps/healthcare\\_laws\\_and\\_policies](https://www.lgbtmap.org/equality-maps/healthcare_laws_and_policies) ([https://www.lgbtmap.org/equality-maps/healthcare\\_laws\\_and\\_policies](https://www.lgbtmap.org/equality-maps/healthcare_laws_and_policies)). Accessed 03/05/2024.

# Percent of Adult LGBTQ Population Covered by Laws

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so cannot be reflected here.



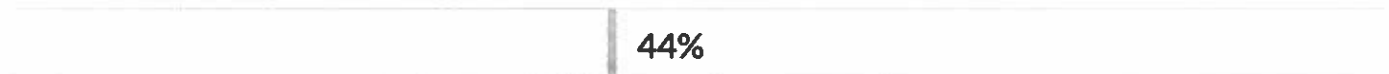
41 % of LGBTQ population lives in states with insurance protections that include sexual orientation and gender identity



13 % of LGBTQ population lives in states with insurance protections that include only gender identity



0 % of LGBTQ population lives in states with insurance protections that include only sexual orientation



44 % of LGBTQ population lives in states that do not have LGBT-inclusive insurance protections



57 % of LGBTQ population lives in states that prohibit transgender exclusions in health insurance service coverage



1 % of LGBTQ population lives in states that permit insurers to refuse to cover gender-affirming care

Data current as of 02/28/2024

THIS MAP IS POWERED BY



[HTTPS://WWW.LGBTMAP.ORG](https://www.lgbtmap.org)

movement advancement project ▶