

Oppose HB 1283

Dear Chair and members of the committee,

It is not completely clear what kind of discrimination you envision with this bill. Certainly every citizen should have equal rights and access to necessary services, such as health care. The Affordable Care Act already prohibits any federally funded health insurance program to deny coverage on the basis of gender identity, sexual orientation or sexual characteristics. After all, many advanced gender-related treatments require life-time support and commitment.

However, what reasons may a health insurer consider when making a decision regarding an insurance policy, could it be the costs? Certain gender-related procedures can cost between \$5000 and \$70000 per procedure, similar to a major surgery. Many such patients require multiple procedures. In addition, there are monthly medication costs that also add up to hundreds of dollars. For example:

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9679590/>

<https://www.forbes.com/advisor/personal-loans/transgender-surgery-cost/>

<https://www.talktomira.com/post/how-much-does-gender-affirming-hrt-cost-without-health-insurance>

<https://www.nerdwallet.com/article/health/how-much-does-gender-affirming-surgery-cost>

Furthermore, as the first article indicates, the number of such treatments and patients is increasing every year, sometimes substantially. Does the proposed bill require health insurers to ignore the increased needs of such patient groups, and thus assume that the increased health care costs overall? Would that require them to spread the costs evenly among all insured?

What's worse is that some trans patients experience regrets after completing irreversible procedures. Frequently their doctors and providers cannot help them mitigate the undesired effects due to lack of knowledge, technology, and health care coverage. Patients making such decisions face treatment difficulties and increased costs. How does that impact the health insurers? For the health insurance industry to maintain a semblance of a free market and its advantages, the insurance premiums must reflect the actual risks.

This is part of the effort to force a single-payer health care cartel. Please vote unfavorably.

Sincerely,
Mark Meyerovich
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