



March 1, 2024

Dear Chair Stephenson and Members of the Senate Commerce and Consumer Protection committee:

OutFront Minnesota writes in support of SF 2209 (Dibble) The Gender Affirming Care (GAC) Insurance bill. OutFront Minnesota, founded in 1987, is the state's largest LGBTQ+ advocacy organization that has sought to build power within Minnesota's LGBTQ+ communities and address inequities through intersectional organizing, advocacy, education, and direct support services. We believe that this legislation is important to fostering a Minnesota that protects *all* of its residents.

Today, we support the Gender Affirming Care Insurance bill (SF 2209) which would ensure that Minnesotans have the full access to the health care they need and deserve. While gender affirming care encompasses a range of supportive care services that are governed by the standards of care outlined by the World Professional Association for Transgender Health (WPATH); despite increasing political rhetoric this care is supported by all major medical associations including the American Medical Association, American Psychological Association, American Association of Pediatrics, and others.

This is best practice medical care that should be available to those who need it. As noted in a state review in 2023 "covering medically necessary transition procedures was a cost-effective intervention" and withholding or delaying gender affirming care can have dramatic impacts on the mental health of individuals who need it. Rates of depression, suicide, and substance abuse are dramatically higher in transgender and gender expansive individuals who lack support and access to care. Those who receive care and support have dramatically improved health outcomes; and we believe that the state has an opportunity to clarify existing policy and help reduce cost and insurance barriers to this care.

Minnesota insurers are already prohibited from discriminating against trans Minnesotans by denying Gender Affirming Care, however the regulatory framework and prohibition on discrimination would be clarified for all by adding the requirement to the insurance statutes, and including a definition of Gender Affirming Care as offered in the author amendment.

While existing guidance from the state provides a strong framework for access under state plans and through private insurers, we believe that clarifying these expectations in law will help to ensure that individuals and their care providers face fewer barriers throughout the process. Minnesota has a long history of ensuring that LGBTQ+ individuals have the full protections and



support of our state's laws; and SF 2209 will further Minnesota's leader as a national leader in LGBTQ+ rights and health care access.

OutFront Minnesota seeks to support and empower *all* residents in becoming their best and healthiest selves. The passage SF 2209 will advance those goals; and show our trans and gender expansive communities that they belong here. OutFront Minnesota respectfully urges your support for SF 2209 the Gender Affirming Care Insurance bill.

Sincerely,

Kat Rohn
Executive Director
OutFront Minnesota