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**Denial of coverage for gender-affirming care deemed unlawful**

*California Department of Insurance officially finds strict age limits in health insurance for gender reassignment surgery impermissible under California law*

San Diego, CA — On December 30, 2020, the California Department of Insurance issued a General Counsel Opinion Letter declaring that health insurance companies cannot deny coverage for male chest reconstruction surgery for female-to-male patients undergoing gender-affirming care for gender dysphoria based solely on a patient's age. In their mission to guide transgender and non-binary youth and their families through the gender-transitioning process — to help make it the most positive experience possible — TransFamily Support Services has worked tirelessly, in partnership with the California Department of Insurance, to remove this age-barrier for gender-affirming care. The letter was signed by General Counsel & Deputy Commissioner in response to the urging and inquiry from TransFamily Support Services, who reached out after learning about several unlawful denials of coverage for mastectomy and male-chest reconstruction based exclusively on age.

“The world is gaining an understanding around gender identity and learning the importance of treatment for those seeking it” says TransFamily Support Services Founder, Kathie Moehlig. “Trans youth have the highest rates of attempted suicide, 50% more than their adolescent peers. To deny care solely based on age puts trans youth’s mental well-being at risk. This change will go a long way in affirming and supporting our trans youth and it will most certainly save lives” Moehlig has dedicated her efforts for nearly a decade to ensure that transgender and gender non-conforming youth throughout the country feel supported at all stages of their transition process.

“The issuance of this letter by the California Department of Insurance is a critical move toward improving the lives of youth suffering with gender dysphoria,” adds Dr. Johanna Olson-Kennedy, MD, Medical Director from the Center for Transyouth Health and Development at the Children's Hospital Los Angeles, and medical advisor to TransFamily Support and Services. Both Moehlig and Olson-Kennedy — along with all who support the issuance — acknowledge that the refusal of coverage violates state gender non-discrimination laws and regulations, and other coverage and nondiscrimination standards. “Determination of medical necessity being attached to a chronologic age undermines the complex decision making of youth, their families and their care teams,” continues Olson-Kennedy. “The work of TransFamily Support Services and the reiteration of the protected services by California Department of Insurance will reduce barriers to accessing gender-affirming services for transgender youth, and offer this vulnerable group of young people an improved opportunity to live authentically.”

A recent Cedars Sinai study found that gender dysphoria manifests in early childhood and can persist for years before patients undergo counseling and treatment — oftentimes resulting in a poor quality of life for transgender people throughout their lifetime. The study found that 73% of transgender women and 78% of transgender men surveyed first experienced gender dysphoria by age 7.

Taking the well-being of youth into account, the California Department of Insurance will now mandate that health insurance companies consider a patient’s specific clinical situation, holistically, in determining medical necessity and coverage for the treatment of gender dysphoria. “There is no magical age for [gender-affirming surgery],” says Moehlig, who reiterates that this essential medical care can be carried out at earlier ages, determined by a case-by-case basis. “The importance of our work lies in the outcome of our youth feeling affirmed, emotionally healthy, and the world seeing them for who they genuinely are.”

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#### About TransFamily Support Services

TransFamily Support Services works toward building a world where all genders are accepted and treated equally, and they strive to save lives by shaping a gender-affirming and accepting community at large. They guide transgender, non-binary and gender non-conforming youth — and their families — through the gender transitioning process to foster the most positive experience possible. They provide family coaching, assistance with healthcare and insurance issues, help to navigate the legal system, and support at schools, support groups for parents and youth as well as mentorship programs. TransFamily Support services also conducts training for healthcare facilities and workplaces. All services are provided at no fee to youth and families.