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Myth #6: Transgender-inclusive health care is expensive

By German Lopez | @germanlopez | german.lopez@vox.com | Updated Nov 14, 2018, 4:08pm EST

Part of **Transgender people: 10 common myths**

The cost of health plans doesn't increase much, if at all, if they include transgender-inclusive health benefits.

The **Human Rights Campaign**, an LGBTQ advocacy group, estimates that trans-specific treatments can cost between **\$25,000 and \$75,000**, which is minimal compared with other health-care needs. And very few patients require these treatments, since trans people make up **less than 1 percent** of the

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population, making the cost relatively small for major health providers.

These treatments can also save health insurers money in other areas — since trans people who receive care are less likely to struggle with gender dysphoria, a state of emotional distress caused by how someone’s body or the gender they were assigned at birth conflicts with their gender identity, and with the mental health issues that can arise from untreated dysphoria, according to medical organizations like the **American Medical Association** and **American Psychiatric Association**.

When **San Francisco** began to offer trans-inclusive health coverage to its employees in 2001, the city applied a small surcharge to all employees enrolled in its health plan. But the city ended up using just \$386,000 of the \$5.6 million raised by the policy — a cost so low that it eventually dropped the additional charge altogether.

”[D]espite actuarial fears of over-utilization and a potentially expensive benefit,” **San Francisco’s Human Rights Commission** noted, “the Transgender Health Benefit Program has proven to be appropriately accessed and undeniably more affordable than other, often routinely covered,

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procedures.”

San Francisco’s experience shows that health plans, many of which don’t provide fully transgender-inclusive care, can adopt these benefits at a minimal cost. For LGBTQ advocates, getting this point across is crucial as they lobby federal, state, and local lawmakers to stop discrimination against trans people in health-care plans — since, for a lot of trans people, an insurer’s exclusion can be the biggest obstacle to dealing with severe, even life-threatening gender dysphoria.

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Transgender people: 10 common myths

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