

November 13-14

Washington University  
in St. Louis

[www.transgenderinclusionstl.com](http://www.transgenderinclusionstl.com)

FOR IMMEDIATE RELEASE  
October 19, 2014

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## Transgender Inclusive Health Insurance Summit to Take Place in St. Louis

On November 13 and 14, 2014, Washington University in St. Louis will host the St. Louis Transgender Inclusive Health Insurance Summit, featuring presentations by André Wilson, Senior Associate with Jamison Green & Associates, with refreshments provided.

André Wilson is an experienced policy consultant and cultural competency educator. His unique expertise in transgender inclusive healthcare and health benefit plans has served corporate and small employers, unions, policy makers, advocacy groups, health professionals, and educational institutions in achieving their goals of inclusion.

The St. Louis Transgender Inclusive Health Insurance Summit is free and open to the public, and focuses on the inclusion of transgender healthcare in health insurance plans. The presentations will include tailored information for employers, current and future healthcare professionals, and advocates.

Details of the presentations are as follows:

Thursday November 13, 2014: 3-5 pm  
WUSTL Danforth Campus, Bauer Hall 210N  
"Eliminating Transgender Exclusions: What You Need to Know and Tools for Effective Advocacy"  
*For advocates of healthcare equity and transgender individuals*

Thursday November 13, 2014: 7-9 pm  
WUSTL School of Medicine, Farrell Learning & Teaching Center, Holden Auditorium  
"Transgender Insurance: Coding, Guidelines, and Getting Coverage for Your Client"  
*For current and future healthcare providers and professionals*

Friday November 14, 2014: 8-11 am  
WUSTL Danforth Campus, Bauer Hall 240  
"Benefits Equity for Transgender Employees in the Saint Louis Area"  
*For area university, business, and non-profit leaders; HR professionals; government representatives; and union leaders*

Numerous professional organizations have affirmed transgender healthcare is medically necessary care and neither experimental nor cosmetic, including the American Medical Association, American Psychological Association, and American Psychiatric Association. Failure to provide such treatment can have deleterious consequences, including “stress-related physical illness, depression, and substance abuse problems,” according to the AMA. The United States Tax Court has also held that transgender healthcare is medically necessary, constituting as medical care under the Internal Revenue Code.

However, many health insurance plans continue to designate transgender healthcare under medical exclusions—limitations and exceptions to services offered under a health insurance plan. Transgender-specific medical exclusions not only exclude surgical aspects of transgender healthcare, but also are used to deny transgender policy holders from accessing services that often otherwise are offered to non-transgender individuals enrolled in the plan, such as preventative health screenings, hormone therapy, and mental health services.

A growing number of states have issued insurance regulations informing private insurers and managed care plans that transgender-specific medical exclusions in health insurance plans is prohibited. And an increasing number of states and jurisdictions now mandate transgender healthcare coverage for their public employees.

This past May, the US Department of Health and Human Services removed transgender-specific medical exclusions from Medicare, as the exclusions were found to be “unreasonable and contrary to contemporary science and medical standards of care.” Additionally, 28% of Fortune 500 employers now provide inclusive health insurance benefits, including surgical procedures, according to the Human Rights Campaign 2014 Corporate Equality Index.

No jurisdiction, employer, or insurance company which covers transgender healthcare has found the cost of doing so to be prohibitive. The vast majority of major insurance carriers now have inclusive health insurance policy plans available for employers to purchase, with coverage of transition-related care, including surgical procedures. However many employers do not know to request these inclusive plans for their employee benefit packages.

The St. Louis Transgender Inclusive Health Insurance Summit is supported by WUSTL School of Medicine, Institute for Public Health, and the WUSTL Olin School of Business Weston Career Center.

**For more information:  
visit [www.transgenderinclusionstl.com](http://www.transgenderinclusionstl.com)**