

Importance of Improving Insurance Coverage for Transgender and Gender-Expansive Youth

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Transgender and gender-expansive youth face unique challenges that impact their physical and mental health. Harassment, discrimination, violence and rejection are just some challenges that lead more than 40 percent of transgender individuals to attempt suicide in their lifetime—10 times more than the general U.S. population. These youth also experience exceptionally high rates of depression, anxiety, substance abuse, HIV and disordered eating. Unfortunately, the health insurance market is a place where this population often faces differential treatment in the form of unavailable or unaffordable coverage. Restrictions on accessing evidence-based, gender-affirming health care may lead to more youth experiencing more severe preventable mental and physical health problems.

This brief outlines PolicyLab research and evidence-based recommendations that states and insurance payers can use to expand access to coverage and, ultimately, improve the health and well-being of this particularly vulnerable population of children, adolescents and young adults.

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