

# The Current State of Transgender Health Care Coverage

As a student health professional, and a health care professional in general, it is one's duty to show compassion and understanding for students who seek care. This can be especially true when providing support and treatment to individuals who suffer from gender dysphoria



Gender dysphoria occurs in individuals who experience a conflict between a person's physical or assigned gender and the gender with which he/she/they identify. Since the transgender segment of the college student population is growing, and it is often during the college years that individuals begin the transition process, it is more important now than ever that, as college health professionals, we take a deeper look into their physical and behavioral health needs and how we can work together to tailor college health programs to be a helpful and compassionate resource.

According to a 2016 article from the New York Times, data collected from federal and state agencies estimated there are 1.4 million adults who identify as transgender. The total number of transgender individuals in the United States is likely much higher, considering this number does not include children and those who have not reported their gender identity. The data also shows that 18 to 24-year olds were more likely to identify as transgender – the age range of a traditional college student. And that number is growing.

**1.4**  
**MILLION**

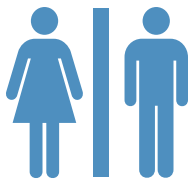
adults identify  
as transgender  
in the US

**18-24**  
**YEAR OLDS**

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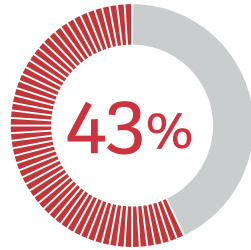
# Challenges

Let's start by looking at the challenges transgender individuals face on a near daily basis. The statistics below shed light on why it is worth having a plan in place for providing care to these students.

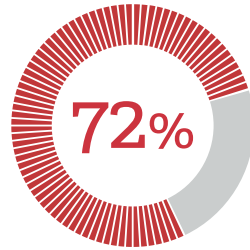


**59%**

of students have been denied access to restrooms consistent with their gender identity



have attempted suicide



of anti-LGBTQ homicide victims are trans-women



**3.7x**

more likely to experience police violence than non-transgender survivors and victims of anti-LGBT violence

**24%** of undergraduate students reported nonconsensual sexual contact, a rate that is comparable to female undergraduate students

**44%**

report being underemployed

**2x**

The unemployment rate among trans people is twice the national average

**47%**

experienced "an adverse job action"

**26%**

reported losing their jobs because of their gender status



90% have been harassed at work or forced to take "protective actions" (like hiding their gender identity) to avoid harassment

# What You Can Do as a College Health Professional

As the number of college students who identify as transgender continues to grow, providing equal opportunities for health care is more important now than ever. Here are some ideas of what you can do as a school administrator.



**ACT AS ADVOCATES FOR TRANSGENDER INDIVIDUAL.** One way you can do this is by putting together a team of subject matter experts across different university departments, including a representative from the student health center. You can also include students in this group.



**KNOW THE PROPER GENDER PRONOUNS** and identify students by their preferred pronoun.



**PROVIDE GENDER NEUTRAL BATHROOMS** in the health center.



**PROVIDE DIVERSITY TRAINING TO STAFF.** Partner with the appropriate department at your university to bring in a trained consultant to offer a school-wide training.



**CREATE FLYERS AND BROCHURES TARGETED TO TRANSGENDER HEALTHCARE** that promote the services available at the student health center.



**SOMETIMES INSURANCE CARRIERS ARE WILLING TO NEGOTIATE** with you if you want better coverage for your students. If you have a broker, ask them to negotiate on your behalf.



**PUT TOGETHER A LIST OF TRANSGENDER-FRIENDLY PRIMARY CARE PHYSICIANS**, behavioral health specialists, and surgeons around your school for students to have available to them. Be sure to include the types of transition surgeries a doctor can perform and insurance they accept.



**EDUCATE STUDENTS ON WHAT THEIR INSURANCE COVERS** and how they can obtain coverage based on medical necessity. These will vary by insurance carrier.



**PUT TOGETHER A LIST OF RELEVANT MEDICATIONS** that are covered on the health insurance's formulary, and if possible, offer these medicines at the on-campus pharmacy.



**CHOOSE A STUDENT HEALTH INSURANCE PLAN** that provides thorough coverage for transgender persons, including appropriate primary care resources.



**ENSURE FORMS ARE INCLUSIVE** of all gender identities.



**OFFER A STUDENT ASSISTANCE PROGRAM (SAP)** that can provide financial and legal resources to students who are struggling to determine how to pay for a transition and need to navigate the legal considerations, such as a name change.



**TRANSITION IS NOT JUST ABOUT CHANGING ONE'S PHYSICAL APPEARANCE. THERE ARE MANY LEGAL CONSIDERATIONS, SUCH AS A NAME CHANGE.** Legal counseling and resources can help students navigate these changes.



**OFFER SMOKING CESSATION PROGRAMS AND RESOURCES** in the case students are required to stop smoking before receiving treatment.

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