

FAMILY ISSUES FACT SHEET

No. 2024-04 (January 2024)

SB 1511 INSURANCE; GENDER SURGERIES; DOCUMENTATION; REPORTS

EXECUTIVE SUMMARY

The number of people experiencing discordance with their biological sex has been skyrocketing in recent years. The trend has been particularly pronounced among minors and young adults, with “transgender” identification of those under 25 now more than twice their share of the overall population.¹ Many of them have been put on a regimen of experimental drugs and have undergone disfiguring surgeries that often carry lifetime consequences.

Also growing is the number of people who have in the past identified as transgender but have returned to living in alignment with their biological sex – “detransitioners.” While those pursuing medical “transition” find support from all the powerful institutions, detransitioners have been marginalized and face discrimination in the hyper-politicized medical and insurance industries. [SB 1511](#) guarantees equality of care and coverage for detransitioners and holds medical providers and insurers accountable should they discriminate.

BACKGROUND

The Transgender Legal Defense and Education Fund reports that, “Virtually all major insurance companies recognize that transgender-related medical care is medically necessary and have a written policy describing their criteria for when plans they administer will cover.”²

However, detransitioners are often faced with what has been described as a “Hotel California nightmare.”³

The Eagles’ hit song “Hotel California” describes what some patients experience while trying to exit “gender-affirming care”: “You can check out any time you like, but you can never leave.”

There are dozens of medical-billing codes for so-called “gender-affirming care,” the label for treatments for patients transitioning to a new gender identity.

By contrast, there is not one billing code for the health care that a growing number of “detransitioners” are seeking — that which helps patients safely cease gender-transition therapies and reclaim their biological gender.

SB 1511 is a simple bill that levels the health care playing field for detransitioners and takes the politics out of medicine and insurance coverage.

WHAT THE BILL DOES

1. Requires health insurers that provide coverage for services associated with “gender transition” to provide equal coverage for detransition treatments.
2. Requires institutions and individuals who facilitate access to experimental drugs and/or perform “gender transition” surgeries to provide equal medical care for detransitioners.
3. Doesn’t obligate medical professionals to provide, or insurers to cover, detransition care if they don’t already prescribe the dangerous drugs and perform the irreversible surgeries on gender-dysphoric people.

TALKING POINTS

1. **There is no room for politics in medicine.** Medical providers and insurers cannot put ideology above the lives and health of the growing number of detransitioners.
2. **Detransitioners should not be discriminated against by providers who facilitate the administration of dangerous drugs and life-altering surgeries.** Detransitioners often begin “transitioning” when they are very young and unable to consent to these chemicals and procedures. Providers should not be able to abandon these patients.
3. **Medical and insurance providers who cause lifetime alterations to patients are accountable for the lifetime care of the people they have harmed.**

CONCLUSION

The number of people who have undergone often irreversible chemical and surgical interventions for “gender transition” has grown. Many who have had their bodies altered by these drugs and procedures, especially children and young adults, have subsequently grown comfortable living consistent with their biological sex. These detransitioners deserve equality of care and coverage to treat the long-term harms they live with every day. SB 1511 guarantees justice for detransitioners by protecting them from discrimination by medical providers and insurers.

¹ Ghorayshi, A. (2022, June 10). Report Reveals Sharp Rise in Transgender Young People in the U.S., *The New York Times*. <https://www.nytimes.com/2022/06/10/science/transgender-teenagers-national-survey.html>

² Transgender Legal Defense & Education Fund. Health Insurance Medical Policies Gender Dysphoria/Gender Reassignment. <https://transhealthproject.org/resources/health-insurance-medical-policies/views/>

³ Cerundolo, A. and Mendoza, C. (2023, June 14). How US billing rules make detransitioning a Hotel California nightmare, *New York Post*. <https://nypost.com/2023/06/14/how-us-billing-rules-make-detransitioning-a-hotel-california-nightmare/>