

# HEALTHCARE COVERAGE FOR TRANS EMPLOYEES AT UNCG

## Trans Healthcare 101

Transgender people have the same basic health care needs as cisgender people. They also may have health care needs related to their transition, including gender affirmation surgery and hormone treatment<sup>1,2</sup>—both of which are considered to be a medical necessity for trans people by BCBSNC and WPATH when certain conditions are met.<sup>3,4</sup> Transition-related medical procedures often aren't exclusive to trans people; for example, cis women or men may undergo surgery to remove excess breast tissue, or receive hormone treatment for a hormone imbalance.

Trans people face many barriers that prevent them from accessing affordable and quality health care, including discrimination and stigma, lack of knowledgeable healthcare providers, socioeconomic and financial barriers, administrative health systems bias, and lack of insurance.<sup>5</sup> Many of these barriers to health care and other anti-trans policies are codified into legislation, such as H.B. 2 & H.B. 142,<sup>6</sup> H.B. 3587<sup>7</sup> and S.B. 514 filed on April 5, 2021<sup>8</sup>

### Definitions

Adapted from [Definitions](#) | [TSER](#)

#### Gender identity

One's internal sense of being male, female, neither of these, both, or other gender(s).

#### Cisgender/Cis

Term for someone who exclusively identifies as their sex assigned at birth.

#### Transgender/Trans

An umbrella term for people whose gender identity differs from the sex they were assigned at birth.

#### Transition

A person's process of developing and assuming a gender expression to match their gender identity. Transition can (but doesn't always) include: coming out to one's family, friends, and/or co-workers; changing one's name and/or sex on legal documents; hormone therapy; and some form of surgery.

The North Carolina State Health Plan, which provides coverage to UNCG employees through the 70/30 and 80/20 PPO plans, **excludes coverage of critical transition-related health care for transgender individuals:**<sup>9</sup>

In addition, the *Plan* does not cover the following services, supplies, medications or charges:

**Treatment** or studies leading to or in connection with sex changes or modifications and related care.

## What can you do?

- Take the [Safe Zone and Trans Zone trainings](#) live or asynchronously
- Check out the [Gender Diversity Resource Toolkit](#) for resources to support trans colleagues and students
- Learn more about this exclusion and how it impacts the state's trans employees and employees with trans dependents.<sup>10</sup>
- Read about Kadel v. Folwell, the federal lawsuit filed against North Carolina officials for discrimination in state employee health care.<sup>11</sup>

1. [What do I need to know about trans health care? | Planned Parenthood](#)
2. [Frequently Asked Questions about Transgender People | National Center for Transgender Equality](#)
3. [Position Statement on Medical Necessity of Treatment, Sex Reassignment, and Insurance Coverage in the U.S.A. | WPATH](#)
4. [Corporate Medical Policy: Gender Affirmation Surgery and Hormone Therapy | BCBSNC](#)
5. [Barriers to healthcare for transgender individuals \(2016\)](#)
6. [A New Day for Queer People in the South | Guilia Heyward - The Atlantic](#)
7. [Equality NC Condemns Bill Targeting Trans and Gender-Nonconforming Youth In Sports... | Equality NC](#)
8. [N.C. bill would ban treatment for trans people under 21 | The Associated Press - NBC News](#)
9. See pg. 55 of the 70/30 and pg. 56 of the 80/20 Benefits Booklets found on the [2021 NC State Health Plan employee benefits page](#).
10. [Claiming transgender discrimination, university employees are suing North Carolina | Will Doran - The News & Observer](#)
11. [Victory! North Carolina's Transgender Employees and Family Members to Have Their Day in Court | Lambda Legal](#)