

**SCR161/SR126  
RELATING TO INSURANCE**

Ke Kōmike ‘Aha Kenekoa o ka ‘Oihana Kālepa a me ka Ho‘omalū Mea Kemu  
Senate Committee on Commerce and Consumer Protection

Malaki 25, 2021

9:30 a.m.

Lumi 229

The Office of Hawaiian Affairs’ (OHA) Beneficiary Advocacy and Empowerment Committee will recommend that the Board of Trustees **SUPPORT** SCR161/SR126, which urges that gender transition treatments be considered medically necessary for insurance coverage purposes. OHA has been long committed to Maui Ola, the holistic health and well-being of all ‘ōiwi, as it relates to traditional and cultural concepts of health and the social, environmental, and personal factors that influence health. This measure would provide a meaningful and permanent way to ensure that our mähū,<sup>1</sup> transgender, and gender non-conforming community members’ unique medical needs are treated, considered, and valued.

Mähū, transgender, and gender non-conforming people have deep roots in traditional Hawaiian society, and remain a significant but often unacknowledged part of Hawai‘i’s community today. Hawaiian culture has a rich history of gender diversity and acceptance of those who would now be considered lesbian, gay, bisexual, transgender, or gender non-conforming. In pre-colonial Hawaiian culture and society, aikāne and mähū were revered and maintained special roles in society and in certain cultural practices.<sup>2</sup> Today, Hawai‘i also ranks first in the nation as the state with the highest proportion of its population composed of transgender adults.<sup>3</sup> Unfortunately, our community today does not meaningfully acknowledge and accommodate our mähū, transgender, and gender non-conforming communities, resulting in various forms of systemic and invidious discrimination not reflective of Hawai‘i’s cultural history and traditional values.

Despite being recognized and included in positions of reverence in the Hawaiian Kingdom and in pre-contact Hawai‘i, mähū, transgender, and gender non-conforming people in Hawai‘i face significant adversities today. Their exclusion from consideration or recognition in policies and programs may not only perpetuate such adversities, but may also limit our society from realizing and benefiting from its members’ true and full potential. This includes exclusion

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<sup>1</sup> Mähū is often asserted to be completely different from transgender or gay categories in the West. Niko Besnier & Kalissa Alexe Yeff *Gender on the Edge Transgender, Gay, and Other Pacific Islanders* 8 (2014).

<sup>2</sup> See, e.g., NOENOE SILVA, *ALOHA BETRAYED: NATIVE HAWAIIAN RESISTANCE TO AMERICAN COLONIALISM* (2004); Lilikalā Kame‘eleihiwa, *Le‘ale‘a o nā Kūpuna: Traditional Hawaiian Sexuality*, Ke Ola Mamo Conference (1999); Keith Bettinger, *Historically Speaking: A quick look at homosexuality and gender roles in pre-contact Hawai‘i*, HONOLULU WEEKLY (June 20-26, 2007).

<sup>3</sup> WILLIAMS INSTITUTE, *HOW MANY ADULTS IDENTIFY AS TRANSGENDER IN THE UNITED STATES?* 3 (2016).

from insurance coverage for what are recognized as medically necessary services,<sup>4</sup> which inhibits the realization of Maui Ola for all ‘ōiwi, and the full inclusion and participation of māhū, transgender, and gender non-conforming people in our society. By urging that gender transition surgeries and treatments be recognized as medically necessary for the purposes of health care insurance coverage, this measure would take an important step toward better supporting this segment of our community, improving their lives and well-being, and thereby benefitting our society overall.

Accordingly, please **PASS** SCR161/SR126. Mahalo piha for the opportunity to testify on this measure.

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<sup>4</sup> THE WORLD PROFESSIONAL ASSOCIATION FOR TRANSGENDER HEALTH, STANDARDS OF CARE FOR THE HEALTH OF TRANSEXUAL, TRANSGENDER, AND GENDER NONCONFORMING PEOPLE 55 (2011).

**SR-126**

Submitted on: 3/22/2021 8:37:54 AM

Testimony for CPN on 3/25/2021 9:30:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Maddalynn Seseapasara	Testifying for HHHRC	Support	No

Comments:

Aloha Chair Baker, Vice Chair Chang, and Honorable Members,

Please pass SCR161/SR126 which urges that medically necessary care include the listed types of care that transgender people in Hawai'i need. Some insurance providers in Hawai'i deem procedures such as breast augmentation as "cosmetic," which puts lives and mental health at great risk. Insurance companies also claim that such procedures are costly even though [multiple studies prove otherwise](#). Please pass this resolution to ensure insurance providers in the state are following their moral and legal duty to treat transgender people without discrimination when seeking insurance coverage for transgender care, which is all medically necessary.

Mahalo,

Maddalynn Seseapasara

hawaii Health & Harm Reduction Center

Kua'ana Project, Project Manager

**SR-126**

Submitted on: 3/22/2021 10:16:46 AM

Testimony for CPN on 3/25/2021 9:30:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Sarah Hamid	Testifying for AF3IRM Hawai'i	Support	No

Comments:

Aloha Chair Baker, Vice Chair Chang, and Honorable Members,

Please pass SCR161/SR126 which urges that medically necessary care include the listed types of care that transgender people in Hawai'i need. Some insurance providers in Hawai'i deem procedures such as breast augmentation as "cosmetic," which puts lives and mental health at great risk. Insurance companies also claim that such procedures are costly even though [multiple studies prove otherwise](#). Please pass this resolution to ensure insurance providers in the state are following their moral and legal duty to treat transgender people without discrimination when seeking insurance coverage for transgender care, which is all medically necessary.

Mahalo,

AF3IRM Hawai'i



March 24, 2021

Senator Rosalyn Baker  
Senate Committee on Commerce and Consumer Protection  
415 South Beretania Street  
Honolulu, HI 96813

RE: SCR161/SR126 - Medically necessary healthcare

Dear Senator Baker,

The Trevor Project writes to support SCR161/SR126, which urges that insurance providers include as medically necessary care certain treatments and procedures that many transgender people in Hawaii need.

The Trevor Project is the world's largest suicide prevention and crisis intervention organization for LGBTQ (lesbian, gay, bisexual, transgender, queer, and questioning) young people. The organization works to save young lives by providing support through free and confidential suicide prevention and crisis intervention programs available via our 24/7 phone lifeline, chat, and text services; TrevorSpace, the world's largest safe space social networking site for LGBTQ youth, and through our innovative education, research, and advocacy programs.

According to our [2020 National Survey on LGBTQ Youth Mental Health](#) more than half of transgender and nonbinary youth have seriously considered suicide, more than 3 in 4 have reported symptoms of generalized anxiety disorder, and more than 2 in 3 have reported symptoms of major depressive disorder. These mental health concerns are exacerbated when transgender and nonbinary youth are denied access to medical care (TTP, 2020). Conversely, pubertal suppression, or the use of hormone blockers based on ethical medical guidelines and consultation from medical and mental health experts, is associated with decreased behavioral and emotional problems, as well as decreased depressive symptoms (de Vries et al., 2011). Further, gender-affirming health care demonstrates positive effects on body image and overall psychological well-being as well as reduced suicidality (de Vries et al., 2014). By ensuring that insurance providers in the state are following their moral and legal duty to treat transgender people without discrimination when seeking medical care, this legislation would support the best care practices for transgender and nonbinary youth, ultimately saving lives.

For these reasons, The Trevor Project strongly supports SCR161/SR126. Should you have any questions or if we can be of any assistance regarding this matter, please do not hesitate to contact me at 202-768-4413 or [Sam.Brinton@TheTrevorProject.org](mailto:Sam.Brinton@TheTrevorProject.org).

Sincerely,

Sam Brinton  
Vice-President of Advocacy and Government Affairs  
The Trevor Project



References:

- de Vries A.L., McGuire J.K., Steensma T.D., Wagenaar E.C., Doreleijers T.A., & Cohen-Kettenis P.T. (2014). Young adult psychological outcome after puberty suppression and gender reassignment. *Pediatrics*, 134, 696-704.
- de Vries A.L., Steensma T.D., Doreleijers T.A., and Cohen-Kettenis P.T. (2011). Puberty suppression in adolescents with gender identity disorder: A prospective follow-up study. *Journal of Sexual Medicine*, 8, 2276–2283.
- The Trevor Project (2020). Research Brief: Gender-Affirming Care for Youth. Available at: <https://www.thetrevorproject.org/2020/01/29/research-brief-gender-affirming-care-for-youth/>

**SR-126**

Submitted on: 3/20/2021 10:17:30 AM

Testimony for CPN on 3/25/2021 9:30:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Thaddeus Pham	Individual	Support	No

Comments:

Aloha CPN Committee,

As a public health professional and concerned community member, I urge you to **pass SCR161 without amendments.**

The individual and public health implications of this are very real, with data from the Hawai'i Dept. of Health's most recent Sexual and Gender Minority Health Report showing stark health disparities for transgender people, especially youth. As has been made clear by the ongoing COVID pandemic, quality and comprehensive healthcare for all communities are essential not only for public health but also economic sustainability and growth.

I personally collaborate with many local LGBTQIA+ community members and agencies, who have contributed to the development of this measure in its current form. **Please pass this resolution as it is.**

With aloha,

Thaddeus Pham (he/him)

**SR-126**

Submitted on: 3/21/2021 12:43:25 PM

Testimony for CPN on 3/25/2021 9:30:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Sarah Michal Hamid	Individual	Support	No

Comments:

Aloha Chair Baker, Vice Chair Chang, and Honorable Members,

Please pass SCR161/SR126 which urges that medically necessary care include the listed types of care that transgender people in Hawai'i need. Some insurance providers in Hawai'i deem procedures such as breast augmentation as "cosmetic," which puts lives and mental health at great risk. Insurance companies also claim that such procedures are costly even though [multiple studies prove otherwise](#). Please pass this resolution to ensure insurance providers in the state are following their moral and legal duty to treat transgender people without discrimination when seeking insurance coverage for transgender care, which is all medically necessary.

Mahalo,

Sarah Michal Hamid



**SR-126**

Submitted on: 3/23/2021 5:50:57 PM

Testimony for CPN on 3/25/2021 9:30:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Andrea Quinn	Individual	Support	No

Comments:

Dear Honorable Committee Members,

Please support SR126. The only reasons such treatments aren't already available in health care coverage is because the majority is catering to a minority of Christian bigots. Religious bigotry has no place in modern society.

Thank you,

Andrea Quinn