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Gender Affirming Care

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Council Discussion & Action

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Discussion and action to direct the City Manager to take the steps necessary to opt into healthcare coverage of gender-affirming care for City of El Paso employees; and, in advance of implementation, to conduct a review including benchmarking of coverage provided by peer cities and other local government entities, analysis of typical claims, and development of potential coverage options to be presented to the City Council within 60 days.

Comparator City Responses & Research

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- Meeting with Dr. Toni Ramirez on August 15, 2024
- AETNA Comparator data and standard of care
- Gallagher (City's Benefit consultant) comparator data
- Cities that responded to our survey:
 - Fort Worth, Texas – 2022
 - Dallas, Texas - 2023
 - San Antonio, Texas – Before 2017
 - Phoenix, Arizona – 2016
 - Houston, Texas – 2019
 - Austin, Texas - 2016

Comparator City Survey

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A survey was sent out to our comparator cities requesting the following information:

- Does your medical plan provide coverage for gender affirming services?
- If yes, which of the following gender-affirming services are covered? Check all that apply
- If you do provide gender-affirming services, please share the list of drugs covered - for example, testosterone products (injection, gel, patch), estrogen products, puberty suppression.
- Are there any specific requirements or conditions that must be met for coverage?
- Are there any specific requirements or conditions that must be met for coverage? Ex: prior authorization, medical necessity documentation.
- Are there any limitations or exclusions in your coverage for gender-affirming services? If so, please describe.
- Do you have an annual maximum or lifetime cap? If yes, what is the amount?
- Does the cap include mental health coverage?
- Does the cap include prescription medication?
- Are you able to provide an estimate of the percentage of total claims that are gender-affirming service-related?
- Are there laws in your state that require or prohibit certain coverage? If so, please describe.

Conditions that must be met

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The following responses were consistent from all our comparator cities:

1. A written psychological assessment from at least 2 qualified behavioral health providers experienced in treating gender dysphoria who have independently assessed the Covered Person. The assessment must document that the Covered Person meets all of the following criteria:
 - (i) The Covered Person has experienced persistent, well-documented gender dysphoria.
 - (ii) The Covered Person has the capacity to make a fully informed decision and to consent to treatment.
 - (iii) The Covered Person must be 18 years of age or older.
 - (iv) If significant medical or mental health concerns are present, they must be reasonably well controlled.
2. The Covered Person must complete 12 months of continuous cross-sex hormone therapy appropriate for the desired gender (unless medically contraindicated).
3. The Covered Person must complete at least 12 months of successful, continuous, full -time, real-life experience in the desired gender.

Examples of Covered Services

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Therapeutic options for gender dysphoria or transgender individuals include:

- ✓ Medical Treatment
- ✓ Behavioral/Mental Health, including but not limited to psychotherapy, social therapy, and family counseling; - *Currently covered*
- ✓ Hormonal Therapy/Treatment (such as, puberty-suppressing hormones or masculinizing/feminizing hormones); - *Currently covered*
- ✓ Gender Reassignment Surgery (GRS) as medically necessary to treat gender dysphoria

Cosmetic vs. Medically Necessary

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Medically Necessary and Non-Covered Services:

Transgender surgery for cosmetic indications and reversal of gender reassignment surgery are not covered.

There are medical necessity prior authorization criteria/requirements for gender reassignment surgeries. This is done on a case-by-case basis and may require Medical Director review.

- **Medical necessity** is where there is clearly a need to perform surgery and medical necessity has been met to address the significant psychological limitations affecting daily functioning due to gender dysphoria.
- **Cosmetic indications** are mainly instances where surgery is to address appearance and there are no functional or intractable pain or overwhelming psychological limitations affecting ability to function on a daily basis.

AETNA Claims Data

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- Based on an actuarial study of Aetna's clients that cover gender dysphoria, AETNA is forecasting a .02% increase in total claims expenditure.
 - For example, using our \$46 Million in total claims from 2023, this would be around \$90K annually. This amount will vary based on actual claims for each specific year.
- Of AETNA's clients that have included gender-affirming benefits, 50% of those clients added a \$50K lifetime Cap and the remaining 50% pay under regular plan benefits.
- We currently have 24 members in total (11 EE's and 13 Dependents). This data is based on behavioral health related claims.

Recommendation and Next Steps

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- We are recommending the City of El Paso cover “*medically necessary*” procedures to treat gender dysphoria under the regular plan benefits.
- There is a 90 day notice requirement to make changes to the plan. If approved on 9/24/2024, the coverage will be effective on January 1, 2025.
- We will continue to monitor claims and will evaluate and adjust as necessary.



Mission

Deliver exceptional services to support a high quality of life and place for our community



Vision

Develop a vibrant regional economy, safe and beautiful neighborhoods and exceptional recreational, cultural and educational opportunities powered by a high performing government



Values

Integrity, Respect, Excellence, Accountability, People



Misión

Brindar servicios excepcionales para respaldar una vida y un lugar de alta calidad para nuestra comunidad



Visión

Desarrollar una economía regional vibrante, vecindarios seguros y hermosos y oportunidades recreativas, culturales y educativas excepcionales impulsadas por un gobierno de alto desempeño



Valores

Integridad, Respeto, Excelencia, Responsabilidad, Personas