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Written by **Raven Clabough** on January 7, 2021

California Requires Insurance Companies to Cover Breast Removal for Gender-dysphoric Minors

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The same Leftists who claim to support science when it comes to COVID-19 and climate change, however faulty the science may be, continue to ignore biology, particularly as it pertains to transgenderism. The latest example of this is in California, where the Department of Insurance will be requiring health-insurance companies to cover double mastectomies for gender-dysphoric teens by labeling breasts as "abnormal structures of the body caused by congenital defects."

An Opinion Letter was issued by the Insurance Department's General Counsel last week in response to an inquiry from San Diego's TransFamily Support Services regarding denials of coverage for chest surgery. In the letter, California Insurance Commissioner Ricardo Lara and General Counsel Kenneth B. Schnoll clarified that insurance coverage on double mastectomies for females struggling with gender dysphoria will no longer be "cosmetic," but "reconstructive."

"In an individual diagnosed with gender dysphoria, who is born with female characteristics and identifies as male, the presence of a female chest is an abnormal body structure caused by gender dysphoria," the letter explains, "which is a medically recognized condition within the meaning of Insurance Code section 10123.88."

"Consequently, male chest reconstruction surgery for treating gender dysphoria is performed to 'correct or repair abnormal structures of the body caused by congenital defects, developmental abnormalities, trauma, infection, tumors, or disease' in order to 'create a normal appearance, to the extent possible' in an individual transitioning from female to male," the letter continues.

The move will also likely increase breast-removal surgeries for minor girls who identify as males, the Christian Post notes. The letter states that "denying claims for male chest reconstruction surgery for treating gender dysphoria solely because an insured individual does not meet a strict minimum age threshold, without considering the individual's specific clinical situation, would constitute a discriminatory claims settlement practice."

Instead, the letter requires health insurers to treat mastectomies and accompanying reconstructive surgeries for gender dysphoria in the same way they would for breast cancer or trauma or else be in

violation of the state's insurance regulations:

> A health insurer that imposes a strict minimum age threshold on coverage of a mastectomy and accompanying reconstructive surgery — that is, restricting coverage to insured individuals who meet a specified minimum age, without a process to assess medical necessity based on the individual's specific clinical situation — when the surgery is for the treatment of gender dysphoria, but does not impose the same strict minimum age requirement when the reconstructive surgery is for the treatment of other diagnoses, such as breast cancer or trauma, would violate the gender nondiscrimination requirements of Insurance Code section 10140 and its implementing regulation, section 2561.2(a)(4) of title 10 of the California Code of Regulation.

Lara issued a press release last week asking insurance companies to ensure their coverage criteria aligns with the policies outlined in the Opinion Letter:

> Due to complaints from young Californians and their parents, some health insurance companies may still use coverage criteria and processes that wrongfully deny coverage, and place the burden on consumers to pursue their legal rights to transgender health services through time-consuming appeals and independent medical reviews. To be proactive, health insurance companies should evaluate their coverage criteria for gender dysphoria treatment and eliminate any noncompliant practices to avoid needlessly delaying and interfering with medical care recommended by a patient's doctor.

Predictably, the move was applauded by the Los Angeles LGBT Center.

"Today the State of California has put insurance companies on notice that they cannot deny access to medically-necessary care based on outdated rules that are not supported by evidence or scientific consensus," said Dr. Ward Carpenter, co-director of health services at the Los Angeles LGBT Center. "In so doing, the state not only expands access to health care but also takes an important step in saving the lives of transgender and non-binary (TGNB) adolescents struggling with gender dysphoria, depression and suicidal thoughts. Decisions about an adolescent's health must be left to the patient, their families and their care providers, not to insurance companies," Carpenter continued.

The letter also prompted backlash from organizations who care more about the long-term effects of these policies on transgender youth than appeasing the "woke" Left.

Partners for Ethical Care, an organization advocating for victims of "gender reassignment" surgery, contends the policy changes are "unethical, predatory, and despicable attempt[s] to even more viciously abuse children via gender ideology."

"By circumventing parental consent in order to medicalize children without any minimum age restriction, the California Department of Insurance, whose very letterhead claims to 'Protect, Prevent, and Preserve,' does exactly the opposite," said the group's co-founder, Maria Keffler.

Keffler also criticized the department's reliance on standards of care established by the World Professional Association for Transgender Health (WPATH), which has admitted to an insufficient evidence base to predict the long-term outcomes of gender role transition in early childhood.

"WPATH also cites that 73-88% of children who suffer gender dysphoria will align with their birth sex if

allowed to pass through puberty naturally. Scholl, the California Department of Insurance, and the gender industry are propagating, participating in, and profiting from unchecked savagery against our nation's children," Keffler asserted.

Sadly, minor girls have already been undergoing cosmetic double mastectomies in California in recent years, the Christian Post reports. But the clarifications from the Insurance Department will surely pave the way for more minor girls to undergo breast amputation.

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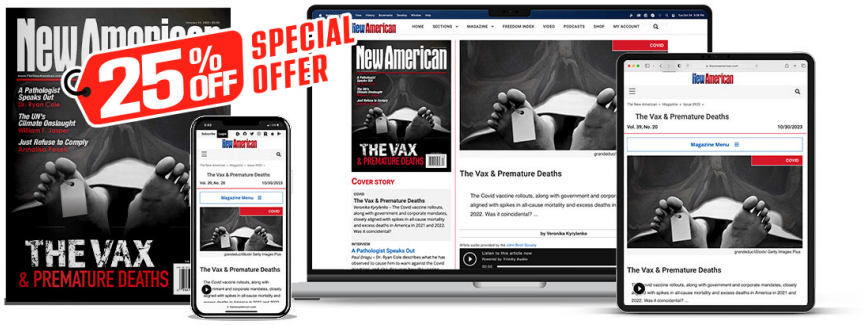

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