**Testimony of Victoria Veltri**
**State Healthcare Advocate**
**Before the Insurance and Real Estate Committee**
**Opposing HB 5193**
**February 24, 2015**

Good afternoon, Representative Megna, Senator Crisco, Senator Kelly, Representative Sampson, and members of the Insurance and Real Estate Committee. For the record, I am Vicki Veltri, State Healthcare Advocate with the Office Healthcare Advocate ("OHA"). OHA is an independent state agency with a three-fold mission: assuring managed care consumers have access to medically necessary healthcare; educating consumers about their rights and responsibilities under health insurance plans; and, informing you of problems consumers are facing in accessing care and proposing solutions to those problems.

I appreciate the opportunity to comment on HB 5193, which would eliminate the statutory requirement that gender reassignment surgery be required to be covered by insurers in the state. I must respectfully oppose the passage of this bill, since to do so would violate current law concerning mental health parity. Gender dysphoria, a condition listed in the Diagnostic and Statistical Manual of Mental Disorders (DSM) and where the individual identifies psychologically and emotionally as a gender different from that assigned at birth. Mental health parity requires that services for the treatment of a mental condition identified in the DSM be treated no differently than medically necessary services for medical, surgical or other behavioral health conditions.

The General Assembly codified this premise in P.A. 11-55, where gender identity was included as a class entitled to protection from discrimination, and the Connecticut Insurance Department issued Bulletin IC-

37 which states, in relevant part, that insurance policies may not include provisions that discriminate "against insured individuals with gender dysphoria and ensure that individuals are not denied access to medically necessary care because of the individual's gender identity or gender expression."

Thank you for providing me the opportunity to deliver OHA's testimony today. We look forward to continuing to collaborate and advocate for the consumers of Connecticut in this important matter.
If you have any questions concerning my testimony, please feel free to contact me at victoria.veltri@ct.gov.