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## **DFR Clarifies Healthcare Rights for Transgender Youth**

### **Press Release**

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*Montpelier, VT* – The Department of Financial Regulation recently clarified that Vermont insurers are prohibited from making coverage determinations for medically necessary gender-affirming care based solely on age.

In 2007, Vermont passed legislation that prohibited discrimination based on gender identity. In 2013, DFR issued Bulletin 174, stating the law applies to the coverage of medically necessary gender-affirming care, including gender-affirming surgery. Last week, the department further revised [Bulletin 174](#).

“The revised bulletin states unequivocally that insurers may not deny coverage of gender affirmation surgery due to the insured’s age, unless other clinical factors or circumstances support the decision,” said DFR Commissioner Michael Pieciak. “We determined the clarification was necessary after receiving complaints from young Vermonters and their parents that coverage of gender-affirming care had been denied based on age.”

Revised Bulletin 174 comes on the heels of proposed rules issued by the federal government to roll back similar gender identity protections under the Affordable Care Act.

“It is important for Vermonters to know their rights under Vermont law will remain in place regardless of federal action,” said Governor Phil Scott. “I am grateful that my administration is clarifying and strengthening the rights afforded to Vermont’s LGBTQ+ community.”

The Scott Administration also recently proposed updates to Vermont’s Health Care Administrative Rules to allow [transgender youth under age 21 to undergo gender-affirming surgery through Medicaid](#).

“This gender-affirming approach helps trans and non-binary youth feel safe in a society that too often marginalizes or stigmatizes anyone seen as different,” said Dana Kaplan, Executive Director of Outright Vermont. “It’s hard enough being a youth, and transgender, in a rural state like Vermont. We are grateful to all our leaders and the incredibly supportive families who have advocated alongside their youth for easier access to care.”

DFR's Bulletin applies to private health insurance payers including health insurance companies, nonprofit hospital services corporations, nonprofit medical services corporations, non-ERISA employer group plans, and managed care organizations. DFR remains committed to ensuring that all Vermonters have access to medically necessary care, and encourages people encountering issues in obtaining coverage for gender-affirming care to contact DFR's Consumer Services Section at 802-828-3302 or [dfr.insuranceinfo@vermont.gov](mailto:dfr.insuranceinfo@vermont.gov).

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