

**TO: General Meeting**  
**FROM: Friday Saleh**  
**DATE: March 12, 2024**  
**RE: Inclusion of Gender Affirming Care Coverage Under WUSA Health Insurance Plan**

**ISSUE:** WUSA's Health Insurance Plan does not provide coverage to the student population who need access to *comprehensive* gender-affirming care.

**DETAILS:**

1. **WHEREAS** 43% of trans individuals self-identify as having a mental illness.<sup>1</sup>
2. **WHEREAS** one in three trans individuals had considered suicide in the past year, and one in twenty reported attempting suicide in the past year— trans students need more support.<sup>1</sup>
3. **WHEREAS** WUSA is dedicated to fostering an inclusive and supportive environment for all students, including those who identify as trans.<sup>2</sup>
4. **WHEREAS** the promotion of diversity and equity is integral to enhancing campus unity and improving the overall quality of life.<sup>2, 3</sup>
5. **WHEREAS** the University of Waterloo values equity, diversity, and inclusion, and is committed to providing accessibility for all members of its community.<sup>3</sup>
6. **WHEREAS** statistics show a high satisfaction rate of 98% for individuals receiving gender-affirming care.<sup>4</sup>
7. **WHEREAS** certain gender-affirming surgeries and treatments such as facial feminization, hair removal, vocal surgery, and tracheal shaving are not covered by the current insurance plan, rendering them inaccessible due to their high costs, particularly for trans individuals.<sup>5</sup>

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<sup>1</sup> Retrieved from

[https://transpulsecanada.ca/wp-content/uploads/2020/03/National\\_Report\\_2020-03-03\\_cc-by\\_FINAL-ua-1.pdf](https://transpulsecanada.ca/wp-content/uploads/2020/03/National_Report_2020-03-03_cc-by_FINAL-ua-1.pdf)

<sup>2</sup> Retrieved from <https://wusa.ca/about/>

<sup>3</sup> Retrieved from <https://uwaterloo.ca/equity-diversity-inclusion-anti-racism/>

<sup>4</sup> "Nearly all respondents (98%) who were currently receiving hormone treatment reported that receiving hormones for their gender identity/transition made them either "a lot more satisfied" (84%) or "a little more satisfied" (14%) with their life." Retrieved from <https://ustranssurvey.org/>

<sup>5</sup> Retrieved from [https://www.studentcare.ca/rte/en/IHaveAPlan\\_WUSA\\_Health\\_HealthCoverage&random](https://www.studentcare.ca/rte/en/IHaveAPlan_WUSA_Health_HealthCoverage&random)

8. **WHEREAS** it is both reasonable and feasible to include comprehensive gender-affirming coverage within the WUSA Health Insurance Plan as similar coverage is offered by Studentcare to other student unions like UTSU (University of Toronto Student Union).<sup>6</sup>
9. **WHEREAS** sentiment amongst the 2SLGBTQ+ students indicates a strong desire for the extension of insurance coverage to include gender-affirming care.<sup>7</sup>

**RECOMMENDATION(S) / DRAFT MOTION(S):**

**BE IT RESOLVED THAT** the Assembly directs the Board to take immediate action to amend the future 2024-2025 WUSA Health Insurance Plan to include *comprehensive* coverage for gender-affirming care to address the pressing healthcare needs of transgender and non-binary students.

**MOVER(S):**

**ATTACHMENT(S):**

**Appendix A - UTSC Gender Affirmation Coverage Details**

**Appendix B - Studentcare Gender Affirming Coverage Chart**

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<sup>6</sup> Refer to **Appendix A** and **Appendix B**

<sup>7</sup> Informal peer-to-peer inquiry



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Health Coverage

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## Gender Affirmation

To support students on their gender affirmation journeys, the student Health Plan includes coverage for gender-affirming medical care, up to **\$5,000 per claim** (to a **lifetime maximum of \$10,000**) for eligible procedures.

See the [list of eligible procedures here](#).

Note that in order to be eligible, the services must not already be covered by your provincial/territorial health plan, and a diagnosis of gender dysphoria from a physician (M.D.) or nurse practitioner must be provided.

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# Appendix B - Studentcare Gender Affirming Coverage Chart

## Eligible procedures

An **X** indicates no provincial coverage, meaning the benefit is eligible for Gender Affirmation Care coverage. Note that **no procedures/items other than those listed in this chart** (no additional expenses, no prescription drugs, etc.) will be covered.

	AB	BC	MB	NB	NL	NS	NT	NU	ON	PEI	QC	SK	YT
Penectomy							X	X					
Orchiectomy							X	X					
Vaginoplasty				X			X	X		X			
Breast Augmentation	X			X	X	X	X	X		X			
Labiaplasty				X			X	X		X			
Clitoroplasty				X			X	X		X			
Vaginectomy				X			X	X		X			
Hysterectomy							X	X					
Salpingo - Oophorectomy							X	X					
Metoidioplasty				X			X	X		X			
Phalloplasty				X			X	X		X			
Mastectomy							X	X					
Scrotoplasty				X			X	X		X			
Erectile and Testicular Implant				X			X	X		X			
Clitoral Release				X	X		X	X		X			
Chest Contouring / Chest Masculinization	X			X	X		X	X	X	X		X	
Facial Feminization	X	X	X	X	X	X	X	X	X	X	X	X	X
Tracheal Shaving	X	X	X	X	X	X	X	X	X	X	X	X	X
Laser/Electrolysis Hair Removal*	X	X	X	X	X	X	X	X	X	X	X	X	X
Vaginal Dilators	X	X	X	X	X	X	X	X	X	X	X	X	X
Vocal Surgery	X	X	X	X	X	X	X	X	X	X	X	X	X

\*Laser/Electrolysis Hair Removal - can be performed by other practitioners, not only physicians

## Ineligible procedures

An **X** indicates that provincial coverage exists, meaning the benefit is **not** eligible for Gender Affirmation Care coverage.

	AB	BC	MB	NB	NL	NS	NT	NU	ON	PEI	QC	SK	YT
Penectomy	X	X	X	X	X	X			X	X	X	X	X
Orchiectomy	X	X	X	X	X	X			X	X	X	X	X
Vaginoplasty	X	X	X		X	X			X		X	X	X
Breast Augmentation		X	X						X		X	X	X
Labiaplasty	X	X	X		X	X			X		X	X	X
Clitoroplasty	X	X	X		X	X			X		X	X	X
Vaginectomy	X	X	X		X	X			X		X	X	X
Hysterectomy	X	X	X	X	X	X			X	X	X	X	X
Salpingo - Oophorectomy	X	X	X	X	X	X			X	X	X	X	X
Metoidioplasty	X	X	X		X	X			X		X	X	X
Phalloplasty	X	X	X		X	X			X		X	X	X
Mastectomy	X	X	X	X	X	X			X	X	X	X	X
Scrotoplasty	X	X	X		X	X			X		X	X	X
Erectile and Testicular Implant	X	X	X		X	X			X		X	X	X
Clitoral Release	X	X	X			X			X		X	X	X
Chest Contouring / Chest Masculinization		X	X			X					X		X
Facial Feminization													X
Tracheal Shaving													X
Laser/Electrolysis Hair Removal*													X
Vaginal Dilators													
Vocal Surgery													

\*Laser/Electrolysis Hair Removal - can be performed by other practitioners, not only physicians