

## **Being transgender is a mental disorder, Israeli insurance company says**

**When a transgender man asked the Ayalon Insurance company to refund his mastectomy, he was told his policy does not cover mental disorders or psychiatric treatments**

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An insurance company has refused to finance a mastectomy for a transgender man, claiming that being transgender is a mental illness.

A transgender man in his 20s, from the central region, underwent mastectomy a year and a half ago. But when he asked the Ayalon Insurance company for a refund, he was told his policy does not cover mental disorders or psychiatric treatments.

“My classification as transgender has nothing to do with mental disorder,” he told Haaretz. “This is an unfair and wrong generalization.”

The transgender man has submitted an appeal against the insurance company, via the Human Rights Clinic at Tel Aviv University, claiming that its attitude reflects discrimination and prejudice, and that being transgender is not a mental disease.

“If insurance companies are ready to pay for breast reduction surgery for men, or breast reconstruction for female cancer patients, then refusing to finance surgery for one who was born in the wrong body is simply discrimination,” the transgender man’s mother said.

The man, who asked to remain anonymous, said he started coming out of the closet as a transgender at the end of high school. “Two and a half years ago I started taking hormones and then had the surgery. I was very lucky that everyone, family and friends, supported me. So the process was on the whole positive. All this makes the insurance company’s decision unusual, dramatic and offensive. This is the first time I encountered the attitude that being transgender is a mental disorder,” he says.

The insurance company wrote in response that a clause in the policy excludes “mental disorders and/or mental illnesses and/or mental treatments and/or psychiatric treatments.”

Ayalon claims that since the man was diagnosed as suffering the mental disorder gender dysphoria, the surgery he had stems from a mental disorder and is meant to “solve a serious mental problem.” Since the policy only covers medical problems, there’s no reason to refund the requested cost, the company says.

The company does not cover “mastectomy for changing sexual attributes from feminine to masculine,” it says in a letter.

The transgender man said in response, “It’s hard to hear that I have a mental disorder just because I’m trans. It’s very frustrating.”

His mother said, “I felt as though I was hit very painfully. It’s so wrong, and hurtful. He’s a very intelligent boy, but doesn’t have much self-confidence. If the insurance company, with all its knowledge and experience, says it’s a mental illness – then maybe [he’ll think] it’s really an illness. It was very hard for me to see how they hurt my boy like that. Being transgender isn’t a mental illness.

“It takes a great deal of courage and willpower to undergo the process and deal with the social difficulties involved and the physical difficulties of operations and monthly hormone injections. The fact that he chose this path shows, on the contrary, that he’s mentally healthy,” the mother said.

The Human Rights’ Clinic’s appeal maintains that the insurance company’s stance displays “prejudice and a faulty understanding of sex-change processes.”

Until 2013, the American Psychiatric Association regarded gender dysphoria as a “gender identity disorder.” This classification was changed “to avoid stigma and ensure adequate medical treatment and care for people who see and feel themselves as belonging to a different gender than their biological one,” says lawyer Nir Binyamini of the Human Rights Clinic.

The World Health Organization has recently decided to declassify transgender identity as a mental illness. Sex-change treatments and surgery are included in the subsidized medical services in Israel.

“A man with breasts is seen as a situation requiring surgery,” says Nora Greenberg, a transgender activist who provides counseling and support on gender identity issues. “There’s no problem in financing his operation. But a transgender man with the same problem doesn’t get financing. That’s

discrimination. All the large medical organizations in the world call on insurance companies to cover these operations, which are required as part of building a new identity.”

Binyamini wrote in the appeal that “gender dysphoria is not a mental illness or psychopathology, but a diagnostic category that recognizes human differences and the difficulties and distress that accompany gender unsuitability. The need for surgery stemmed from the patient’s gender unsuitability and was meant to correct it.”

“It’s regrettable that a large insurance agency adopts a position reflecting stereotyping and ignorance regarding sex-change surgery, and is tainted with discrimination against the entire transgender population. Sex-change processes are known worldwide and in Israel as clinical procedures, for which there is a clear medical necessity,” she says.

Ayalon responded that it “respects every person and is very proud to be an organization that respects gender diversity. Rejecting the suit is based on medical documents the claimant himself submitted, as well as on updated professional psychiatric literature.”