

Dear Mr. Plain,

I am pleased to have the opportunity to comment on the design of Nevada's essential health benefits (EHB) package. I would like to draw the Exchange's attention to the need for an EHB standard that does not promote arbitrary discrimination against any condition or class of insured individuals and that ensures parity in coverage for medically necessary essential benefits across the ten statutory categories of EHB coverage. In particular, I would like to encourage the Exchange to ensure Nevada's EHB benchmark does not discriminate against transgender Nevadans by incorporating arbitrary coverage exclusions specifically targeting the transgender population. Transgender people face significant health and health care access disparities. Sources such as the Institute of Medicine, Healthy People 2020, and the National Healthcare Disparities Report from the Agency for Healthcare Research and Quality (AHRQ) report that transgender people, particularly transgender people of color, are more likely than the general U.S. population to be uninsured and face significant health and health care access disparities. Sometimes the stigma associated with being transgender increases a person's vulnerability to substance use and mental health concerns such as depression, anxiety, and suicide. It is critical that their access to appropriate and effective mental health services and routine medical services not be impeded or obstructed.

Please ensure that Nevada's new EHB standard institute protections from discrimination on bases such as sex, gender identity, and disability by:

1. Applying the federally mandated exchange nondiscrimination protections to any plan required to cover the essential benefits, including those in the individual and small group markets outside the exchange;
2. Eliminating condition-based exclusions that lack a sound clinical basis, including exclusions targeting the transgender population, from the state's selected EHB benchmark plan; and
3. Prohibiting any such arbitrary condition-based exclusions, including

those that unfairly discriminate against transgender people, in plans based on the EHB benchmark. The rule that we propose could be drafted along these lines:

M.S.  
Reno, NV