

Transgender-Inclusive Benefits for Employees, Retirees, and Dependents of the Metropolitan Government of Nashville and Davidson County

Transgender people often face forms of discrimination in the provision of health care benefits. Many U.S. employer-based health care plans explicitly contain "transgender exclusions" prohibiting coverage for medical care related to gender

transition, otherwise known as transition-related health care. Transition related health care encompasses mental health care, hormone therapy, gender affirmation surgery, and other gender affirming care. However, employers can advocate on behalf of the transgender people insured by their group health insurance plans and work with insurance carriers to remove transgender exclusions to provide transgender-inclusive coverage. The Metro Human Relations Commission would like the Employee Benefit Board to consider implementing transgender-inclusive surgery benefits for employees, dependents, and retirees, under at least one of the city's health insurance plans.

Defining Transgender-Inclusive Benefits for Employees and Dependents:

The World Professional Association for Transgender Health (WPATH)'s Standards of Care (SOC) are the standards most widely recognized by several national medical and mental health organizations and their memberships such as: the American Medical Association, the American Psychological Association, and the National Association of Social Workers. This recognition conveys the existence of medical consensus that transition-related care is medically necessary and that there are accepted protocols.³

Transgender-inclusive health care plans should cover the full range of services and procedures considered medically necessary by the WPATH SOC. These include:⁴

- Hormone replacement therapies, including androgen blockers and GnRh hormones, as well as related laboratory tests and monitoring;
- Mental health care to support the transition process;
- Hair removal of the face and neck, as well as hair removal as required for genital reconstruction surgery;
- Breast and chest surgeries, including mastectomy and subsequent chest and nipple/areolar reconstruction, breast augmentation (augmentation mammaplasty, including breast prostheses);
- Facial and other related feminization or masculinization procedures, as appropriate to the individual, which may include Adam's Apple reduction; rhinoplasty; facial bone reduction; face-lift; blepharoplasty; voice modification surgery; and liposuction of the waist or to reduce fat in the hips, thighs and buttocks;
- Genital surgical reconstruction and related procedures, by either single stage or multiple stage techniques as appropriate to the individual. For female sex affirmation these include orchiectomy, penectomy, vaginoplasty, clitoroplasty, and labiaplasty. For male sex affirmation procedures

¹ https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3953767/

² https://www.thehrcfoundation.org/professional-resources/transgender-inclusive-benefits-for-employees-and-dependents

³ https://assets2.hrc.org/files/assets/resources/Transgender Healthcare White Paper 4.pdf

⁴ https://assets2.hrc.org/files/assets/resources/Transgender Healthcare White Paper 4.pdf

include hysterectomy, salpingo-oophorectomy, vaginectomy, penile reconstruction, urethroplasty, scrotoplasty, placement of skin expanders, placement of testicular and/or penile prostheses;

- All preparatory or ancillary procedures and required equipment or supplies; and
- Surgical revision or repair related to such procedures, including necessary removal and/or replacement of prostheses.

Most of these health services are covered for people with other diagnoses but they are arbitrarily excluded for transsexual people despite the fact that many health associations, including the American Medical Association, recognize the necessity and efficacy of such treatment and call for reimbursement of this treatment by insurance. Appendices A and B highlight what treatment and procedures are currently covered under the health insurance plans offered by the Metro Government and what Blue Cross Blue Shield and Cigna offer under their fully insured plans.

The Impact of Access to Transgender-Inclusive Benefits

There are many cities across the country who provide equal health benefits to their employees, dependents, and retirees, including these trans-inclusive surgery benefits. These procedures have been deemed medically necessary for individuals with gender dysphoria by the World Professional Association for Transgender Health, the American Medical Association, the American Psychological Association, and the National Association of Social Workers, amongst others. As such, medically necessary procedures should be covered by health insurance plans offered by the Metro.

Transgender people often present with other medical issues when they are unable to transition. A recent study showed that transgender people who receive gender-affirming surgery are significantly less likely to experience psychological distress and/or suicidal ideation. The study, completed by researchers at Harvard Medical School, Harvard T.H. Chan School of Public Health, The Fenway Institute at Fenway Health, and the Department of Psychiatry at Massachusetts General Hospital, found that transgender people who had received one or more gender-affirming surgical procedures had a 42% reduction in the odds of experiencing past-month psychological distress, a 35% reduction in the odds of past-year tobacco smoking, and a 44% reduction in the odds of past-year suicidal ideation. The study also found that "people who received all of the gender-affirming surgeries they desired had significant reductions in the odds of every adverse mental health outcome examined, including past-year suicide attempts and past-month binge alcohol use."

States Banning Insurance Exclusions:

The following states have bans on insurance exclusions for transgender healthcare and have protections for transgender healthcare in state Medicaid as of May 25, 2021:⁷ California, Colorado, Connecticut, Delaware, Illinois, Maine, Maryland, Massachusetts, Michigan, Minnesota, Montana, New Jersey, New York, Oregon, Pennsylvania, Rhode Island, Vermont, Washington, District of Columbia, Wisconsin.

⁵ https://assets2.hrc.org/files/assets/resources/Transgender Healthcare White Paper 4.pdf

 $[\]frac{6}{https://fenwayhealth.org/new-study-shows-transgender-people-who-receive-gender-affirming-surgery-are-significantly-less-likely-to-experience-psychological-distress-or-suicidal-ideation/$

⁷ https://www.hrc.org/resources/state-maps/transgender-healthcare

Ways to Measure Where Cities Stand:

The Municipal Equality Index (MEI) created by the Human Rights Campaign examines how inclusive municipal laws, policies, and services are of LGBTQ people who live and work there. Cities are rated based on non-discrimination laws, the municipality as an employer, municipal services, law enforcement and the city leadership's public position on equality. Starting in 2021, cities will be rated according to the following standards: Municipalities must offer at least one municipal employee health insurance plan that expressly covers transgender healthcare needs, including gender-affirming surgical procedures, hormone therapy, mental health care, and all related medical visits and laboratory services. The lack of express exclusions for these services is not sufficient for credit because this care is routinely not covered. In 2020, the Human Rights Campaign gave the city of Nashville an MEI Score of 78. (see Appendix C)

Some of the Cities Providing Transgender-Inclusive Care:

• Atlanta, Georgia

2020 MEI Scorecard: 100 (see Appendix D)

The City of Atlanta covers transgender surgery procedures for employees, retirees, and employee dependents on their Anthem BlueCross BlueShield healthcare plan. This benefit was implemented over a decade ago without changes to employee premiums.¹⁰ (Atlanta Benefit Booklet)

Austin, Texas

2020 MEI Scorecard: 100 (see Appendix E)

The City of Austin covers transgender surgery procedures under Gender Dysphoria on all three of their health insurance plans (BlueCross BlueShield of Texas: Consumer Driven Health Plan with HSA, PPO, and HMO). The medical criteria for the procedures are the same on each of the three plans. This benefit was implemented in 2016 and covers city employees as well as retirees and employee dependents. ¹¹ (Austin Benefit Information Online)

Cincinnati, Ohio

2020 MEI Scorecard: 100 (see Appendix F)

In 2015, Cincinnati began covering medically necessary transgender procedures under the city's Anthem Blue Cross and Blue Shield health insurance plan. ¹² The City of Cincinnati also offers benefits to an employee's "Equal Partner" with proof of financial interdependence. ¹³ These transgender-inclusive benefits were implemented by the local government without raising employee premiums. ¹⁴ (Cincinnati Benefit Booklet)

Dubuque, Iowa

2020 MEI Scorecard: 100 (see Appendix G)

⁸ http://www.hrc.org/mei

⁹ https://hrc-prod-requests.s3-us-west-2.amazonaws.com/MEI-2020-Final-2020.pdf?mtime=20201203083157&focal=none

¹⁰ City of Atlanta (personal communication, 2021)

¹¹ City of Austin (personal communication, 2021)

¹² https://www.cincinnati.com/story/news/politics/2014/08/25/cincinnati-transgender-lgbtg-insurance/14591839/

¹³ https://online.flippingbook.com/view/957696927/9/

¹⁴ City of Cincinnati (personal communication, 2021)

Dubuque provides health care to city employees through Wellmark Blue Cross Blue Shield of Iowa. They began providing transgender-inclusive health care options in July of 2017. This care is included as "Treatment to Affirm Gender Identity" and includes management, consultation, counseling, hormones, and surgical services for purposes of affirming your gender identity and/or gender transition (diagnostically this may be referred to as gender dysphoria)." (Dubuque Benefit Booklet)

Louisville, Kentucky

2020 MEI Scorecard: 100 (see Appendix H)

The city of Louisville, Kentucky implemented their transgender-inclusive health care benefits in 2014. That same year, Louisville also created a Gender Identity and Expression personnel policy (Personnel Policy 1.22) that was revised at the start of 2021. This policy defines related terms, promotes accommodations, and outlines acts of disrespect that violate personnel policy such as using derogatory terms or inquiring about an employee's genitalia, sexual orientation, sex assigned at birth, or personal health decisions. The personnel policy also states that employees will be supported in dressing consistently with their gender identity or expression and that they shall have access to restrooms and sanitary facilities consistent with their gender identity or expression.¹⁶ (Louisville Personnel Policy and Schedule of Benefits)

San Antonio, Texas

2020 MEI Scorecard: 100 (see Appendix I)

The City of San Antonio offers transgender-inclusive health care benefits under the category of Gender Dysphoria. At least one of San Antonio's offered plans is through Blue Cross Blue Shield of Texas. (San Antonio Benefits Overview)

• San Francisco, California

2020 MEI Scorecard: 100 (see Appendix J)

San Francisco's "Transgender Benefit" began in July 2001 and covers treatment — including surgeries — related to the process of "sex reassignment." San Francisco has experienced the following effects since implementation:

- i. No premium increase.: there has been no increase in overall premiums or plan costs attributable to the transgender benefit.
- ii. Cost of the benefit has been low, with lower amounts of claims paid than predicted. With 25-30,000 employees and 80,000 plan members, actuaries estimated that 35 people per year would access \$50,000 in services. Actual utilization over five years (2001-2006) was a total of 37 claims and a total expenditure of \$383,000, far less than anticipated. Tosts per-employee were so small that no surcharge was required, and per-claimant costs averaged well below the predicted maximums.
- iii. Utilization of the benefit has been low, with fewer claims and claimants than predicted.

 Actuarial data from the first five years shows that San Francisco experienced an actual rate of

¹⁵ Summary Plan Description, City of Dubuque, Iowa

¹⁶ City of Louisville (personal communication, 2021)

¹⁷ https://assets2.hrc.org/files/assets/resources/Transgender Healthcare White Paper 4.pdf

- at least 0.0324 and at most 0.192 claimants per thousand employees per year considerably lower than initial estimates of 0.946 claimants per thousand employees.
- iv. Adverse selection did not occur. There was no "magnet effect" and a disproportionately large population of transgender people did not enroll under San Francisco's employee health plan as a result of the benefit.
- v. Value of transparency: reports from San Francisco provided from 2005 to 2007 documenting low utilization and costs for the transgender benefit have proven invaluable for other employers seeking to implement equitable benefits plans.¹⁸

Related Federal and State Laws and Policies:

Executive Order 13988

On January 20, 2021 President Biden issued Executive Order 13988 on Preventing and Combating Discrimination on the Basis of Gender Identity or Sexual Orientation. This executive order reaffirmed and applied the protections brought forth by the Supreme Court case *Bostock v. Clayton County*, which rules that discrimination based on sexual orientation or gender identity constitutes discrimination "because of... sex" in violation of Title VII of the Civil Rights Act of 1964.¹⁹

Office of Personnel Management: Benefits for LGBT Federal Employees and Annuitants

Effective January 1, 2016, no health insurance carrier participating in the Federal Employees Health Benefits Program can have a general exclusion of services, drugs or supplies related to gender transition. All health insurance plans complied with this Office of Personnel Management (OPM) directive to remove blanket exclusions. There are currently plans in every state that will offer mental health services, hormone therapy, and gender re-assignment surgery. ²⁰ In addition to this removal of blanket exclusions, OPM published additional guidelines regarding insurance benefits and employees in transition: ²¹

Employees in transition who already have Federal insurance benefits must be allowed to continue their participation, and new employees must be allowed to elect participation, based on their updated names and genders. If the employees in transition are validly married at the time of the transition, the transition does not affect the validity of that marriage and coverage for eligible family members should be extended or continued even though the employee in transition has a new name and gender. Further information about insurance coverage can be found in the FEHB plan brochures available on the insurance page of OPM's website.

Tennessee Human Rights Commission

According to the Tennessee Human Rights Commission, it is illegal for employers in the state to discriminate in employment actions based on Age, Color, Creed, Disability, National Origins, Race, Religions, and Sex. The Tennessee Human Rights & Tennessee Disability Act prohibit discrimination

¹⁸ http://www.hrc.org/resources/san-francisco-transgender-benefit

¹⁹ https://www.dol.gov/agencies/oasam/centers-offices/civil-rights-center/internal/policies/gender-identity#foot

²⁰ https://www.opm.gov/faqs/topic/benefitsforlgbt/index.aspx?cid=f2dde4b1-d1bf-413f-b3e8-33d46eec6a0c

²¹ https://www.opm.gov/policy-data-oversight/diversity-and-inclusion/reference-materials/guidance-regarding-employment-of-transgender-individuals-in-the-federal-workplace.pdf

related to employment actions, which includes "advertisement, benefits, discipline, compensation, discharge, harassment, hiring, layoff, leave, promotion, suspension, and training." This law applies to any Tennessee employer, prospective employer, employment agencies or labor organizations that have eight or more employees.²²

Municipality as Employer:

Almost every municipality has immediate control over its employment policies. Respect for LGBTQ employees is clearly demonstrated by the inclusiveness of these employment policies. Cities can adopt internal hiring policies that prohibit employment discrimination (including hiring, promotions, termination, and compensation) on the basis of sexual orientation and gender identity or expression.

Cities, like other employers, provide health benefits to their employees but some employees have critical and medically necessary treatment excluded from the health care options they are offered. Transgender employees are routinely denied health care coverage for gender-affirming care such as hormone replacement therapy, gender confirmation surgery, and other medically necessary care. Municipalities must provide at least one health insurance plan that provides coverage for transgender health care needs (gender confirmation surgeries, hormone replacement therapy, and other gender-affirming care).²³

Across the country, government agencies have faced lawsuits for not covering transgender services within health care plans. By providing transgender-inclusive health care, local governments can avoid potential lawsuits as well as a negative perception of the city or county as an employer.

How many Metro employees would make use of this benefit?

It is hard to estimate how many employees would make use of this inclusive benefit. The results of a Diversity and Inclusion survey conducted amongst Metro Government employees in 2017, in which 45% of full-time employees participated, showed that 24 employees self-identified as transgender. However, it is important that we not assume that all Metro employees who identify as transgender would choose to undergo gender-affirming surgical procedures. It is also difficult to say how many employees, dependents, or retirees might decide to make use of these surgery benefits in the same calendar year. The Human Rights Campaign Foundation highlights the fact that clinical treatment varies between individuals, "many people will not access all services, but some people may access significantly more than others – it is difficult to predict what services people will need and, further, in what sequence or span of time they will access them.²⁴

Costs of Healthcare to Employer:

The most common impediment to cities offering inclusive health coverage is misconceptions about cost. Studies have consistently shown that the cost of providing transgender-inclusive health coverage is negligible. In fact, according to a Williams Institute study, 85% of responding employers who provide

https://www.tn.gov/humanrights/file-a-discrimination-complaint/employment.html#:~:text=The%20Tennessee%20Human%20Rights%20Act,%2C%20Promotion%2C%20Suspension%20and%20Training.

²³ http://www.hrc.org/mei

²⁴ https://www.thehrcfoundation.org/professional-resources/transgender-inclusive-benefits-medical-treatment-cost-and-utilization

transgender-inclusive benefits report no cost at all. This is because of extremely low utilization rates. Since such a tiny percentage of people undergo transition-related medical care, distributed costs are nominal or nonexistent.²⁵

Many cities across the country have implemented this benefit as part of at least one of their health insurance plans. In addition to the cost evaluation information published regarding San Francisco's early implementation of the benefit, two cities that MHRC's Director of Policy and Research had contact with, Atlanta and Cincinnati, confirmed that these benefits were implemented in their respective cities without raising premiums for employees. Initial projections for San Francisco estimated that claims would cost \$1.75 million per year, however, total claims averaged less than \$77,000 per year from 2001 to 2006.²⁶

Making an insurance plan inclusive is generally inexpensive because:²⁷

- Only a small percentage of people undergo transgender-specific medical treatment.
- Costs for surgical procedures are one-time costs that, again, apply to a small percentage of people.
- The total costs of transgender-specific care for one person are often estimated between \$25,000-\$75,000; these costs are minimal compared to other expensive procedures such as defibrillator implants (\$68,000 \$102,000) or colon cancer drugs (\$250,000 per patient).
- Transgender people often present other medical issues as a result of being unable to transition; people who transition lead happy, healthier lives.

When the City and County of San Francisco made its employee insurance plans transgender-inclusive in 2001, it set up an additional per-employee per-month surcharge to offset the expected additional expenditures. By 2006, it had only spent \$386,417 of the \$5.6 million it had collected from this surcharge. The City and County ended the surcharge completely.²⁸

Recommendation:

The Metropolitan Government of Nashville and Davidson County should expand employee, retiree, and dependent health insurance benefits to include transgender-inclusive procedures as outlined by WPATH's Standards of Care. This should not impact the health insurance premiums that are paid by any Metro Government employees. Transgender-inclusive health coverage is part of equal employee compensation, specifically equal benefits provided by Metro and is justified by medical and business best practices. This recommendation is in line with one of the Workplace Issues and Equality recommendations made by the Mayor's Council on the Status of Women in 2020 stating that Metro Government should implement full medical benefits for transgender employees by fiscal year 2022.²⁹ This recommendation is also supported by Metro's Chief Diversity, Equity, and Inclusion Officer, Andrea Blackman.

²⁵ https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3953767/

 $[\]frac{^{26}}{\text{https://www.thehrcfoundation.org/professional-resources/san-francisco-transgender-benefit-actual-cost-utilization-2001-}{\underline{2006}}$

²⁷ https://www.thehrcfoundation.org/professional-resources/are-transgender-inclusive-health-insurance-benefits-expensive

²⁸ https://www.hrc.org/resources/are-transgender-inclusive-health-insurance-benefits-expensive

²⁹ https://youtu.be/Jd QD2bOXd8

Appendix A

The following responses, based on whether the services described would be covered or not covered by Metro's PPO and HRA Choice Fund plans, were provided by BCBS of TN and Cigna based on Metro' current plan documents as of September 2021.

	PPO	HRA Choice Fund **
Hormone replacement therapies, including androgen blockers and GnRh hormones, as well as related laboratory tests and monitoring;	See coverage answer below *	Covered by the plan
Mental health care to support the transition process	Covered by the plan	Covered by the plan
Hair removal of the face and neck, as well as hair removal as required for genital reconstruction surgery	Not covered - deemed cosmetic	Not covered - deemed cosmetic
Breast and chest surgeries, including mastectomy and subsequent chest and nipple/areolar reconstruction, breast augmentation (augmentation mammaplasty, including breast prostheses)	Not covered - deemed gender reassignment surgery	Covered when medically necessary
Facial and other related feminization or masculinization procedures, as appropriate to the individual, which may include Adam's Apple reduction; rhinoplasty; facial bone reduction; facelift; blepharoplasty; voice modification surgery; and liposuction of the waist or to reduce fat in the hips, thighs and buttocks	Not covered - deemed cosmetic	Rhinoplasty & Blepharoplasty are covered only when medically neccessary
Genital surgical reconstruction and related procedures, by either single stage or multiple stage techniques as appropriate to the individual. For female sex affirmation these include orchiectomy, penectomy, vaginoplasty, clitoroplasty, and labiaplasty. For male sex affirmation procedures include hysterectomy, salpingo-oophorectomy, vaginectomy, penile reconstruction, urethroplasty, scrotoplasty, placement of skin expanders, placement of testicular and/or penile prostheses	Not covered - deemed gender reassignment surgery	Not covered - deemed gender reassignment surgery
All preparatory or ancillary procedures and required equipment or supplies	Not covered since the plan does not cover surgery to change sex	Not covered since the plan does not cover surgery to change sex
Surgical revision or repair related to such procedures, including necessary removal and/or replacement of prostheses	Not covered since the plan does not cover surgery to change sex	Not covered since the plan does not cover surgery to change sex

* Per BCBS: The lab testing and monitoring would depend on the Dx associated with the claim (i.e. Metro's plan does not cover "Surgery to change sex", so that specific Dx would initiate a coverage denial). That said, Metro's plan does not exclude medically necessary hormone replacement therapies, and these could fall under any combination of Medical and/or Pharmacy status. The two spreadsheets (included in this Excel workbook) demonstrate what medically necessary hormone drug therapies would be covered by the plan, at what tier, and whether they are Rx or Medical drugs.

For drugs covered under the Medical benefit, all of the medical policies can be found at the below link. Coverage criteria differ by product but are limited to specific diagnosis, and all but Testopel do not apply to transgender surgery. Testopel is covered for female to male gender reassignment after a trial and failure of other testosterone agents.

https://www.bcbst.com/mpmanual/!SSL!/WebHelp/mpmprov.htm

For drugs covered under Rx, the PA (prior-auth) criteria can be searched at the below link. Testosterone products are covered for gender identity disorder.

https://client.formularynavigator.com/Search.aspx?siteCode=7323916982

^{**} Per Cigna: Responses of "Covered when medically necessary" mean that the service would not be deemed medically necessary if the service is related to transgender transition/surgery

Appendix B

Metro's Human Resources department also asked BCBS and Cigna if they cover these benefits under their fully insured plans and received the information below.

Hormone replacement therapies, including
androgen blockers and GnRh hormones, as well as
related laboratory tests and monitoring;
·
Mental health care to support the transition
process
Hair removal of the face and neck, as well as hair
removal as required for genital reconstruction
surgery
Breast and chest surgeries, including mastectomy
and subsequent chest and nipple/areolar
reconstruction, breast augmentation
(augmentation mammaplasty, including breast
prostheses)
,
Facial and other related feminization or
masculinization procedures, as appropriate to the
individual, which may include Adam's Apple
reduction; rhinoplasty; facial bone reduction; face-
lift; blepharoplasty; voice modification surgery; and
liposuction of the waist or to reduce fat in the hips,
thighs and buttocks
Genital surgical reconstruction and related
procedures, by either single stage or multiple stage
techniques as appropriate to the individual. For
female sex affirmation these include orchiectomy,
penectomy, vaginoplasty, clitoroplasty, and
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include hysterectomy, salpingo-oophorectomy,
vaginectomy, penile reconstruction, urethroplasty,
scrotoplasty, placement of skin expanders,
placement of testicular and/or penile prostheses
All preparatory or ancillary procedures and
required equipment or supplies
Surgical revision or repair related to such
procedures, including necessary removal and/or
replacement of prostheses

BCBS Fully Insured Plans	Cigna Fully Insured		
Debb rany mourea rians	Plans		
Covered	Covered		
Covered	Covered		
Hair removal is considered cosmetic. Any necessary services to perform the surgery would be covered (see preparatory/ancillary services below)	Not standardly covered - can be added by client/plan sponsor		
Covered	Covered		
Deemed cosmetic	Not standardly covered - can be added by client/plan sponsor		
Covered	Covered		
Covered	Covered		
Subsequent breast enlargement or penile prostheses to improve appearance are considered cosmetic. Medically necessary services may be covered.	Covered		



NASHVILLE, TENNESSEE 1/2

2020 MUNICIPAL EQUALITY INDEX SCORECARD

Non-Discrimination Laws STATE COUNTY MUNICIPAL **AVAILABLE** Employment This category evaluates whether discrimination on the basis of sexual orientation and gender identity is Housing prohibited by the city, county, or state in areas of employment, housing, and Public Accommodations public accommodations. 0 0 **SCORE** 0 out of 30 FLEX Single-Occupancy All-Gender **Facilities FLEX** Protects Youth from Conversion Therapy II. Municipality as Employer COUNTY MUNICIPAL AVAILABLE By offering equivalent benefits and Non-Discrimination in City Employment protections to LGBTQ employees, awarding contracts to fair-minded businesses, and Transgender-Inclusive Healthcare Benefits taking steps to ensure an inclusive workplace, municipalities commit themselves to treating City Contractor Non-Discrimination Ordinance LGBTQ employees equally. Inclusive Workplace **22** out of 28 **SCORE FLEX** City Employee Domestic Partner Benefits III. Municipal Services COUNTY CITY **AVAILABLE** This section assesses the efforts of the city Human Rights Commission to ensure LGBTQ constituents are included in city services and programs. NDO Enforcement by Human Rights Commission LGBTO Liaison in City Executive's Office **12** out of 12 **SCORE** FLEX Youth Bullying Prevention Policy for City Services FLEX City Provides Services to LGBTQ Youth **FLEX** City Provides Services to LGBTQ People Experiencing Homelessness FLEX City Provides Services to LGBTQ Older Adults **FLEX** City Provides Services to People Living with HIV or AIDS

FLEX City Provides Services to the Transgender Community

NASHVILLE, TENNESSEE 2/2

2020 MUNICIPAL EQUALITY INDEX SCORECARD



IV. Law Enforcement

Fair enforcement of the law includes responsible reporting of hate crimes and engaging with the LGBTQ community in a thoughtful and respectful way.

LGBTQ Liaison/Task Force in Police Department

Reported 2018 Hate Crimes Statistics to the FBI

SCORE

0

COUNTY



MUNICIPAL



AVAILABLE

12 (

22 out of 22

V. Leadership on LGBTO Equality

This category measures the city leadership's commitment to fully include the LGBTQ community and to advocate for full equality.

Leadership's Public Position on LGBTQ Equality

Leadership's Pro-Equality Legislative or Policy Efforts

0

COUNTY



MUNICIPAL



AVAILABLE

0

(3

(3

SCORE

FLEX Openly LGBTQ Elected or Appointed Leaders

FLEX City Tests Limits of Restrictive State Law +0

+2

+2

8 out of 8

+0

+3

+3

TOTAL SCORE 64 + TOTAL FLEX 14 =

Final Score **78**

CANNOT EXCEED 100

PTS FOR SEXUAL ORIENTATION -





FLEX PTS for criteria not accessible to all cities at this time.

All cities rated were provided their scorecard in advance of publication and given the opportunity to submit revisions. For feedback regarding a particular city's scorecard, please email **mei@hrc.org**.



ATLANTA, GEORGIA 1/2 2020 MUNICIPAL EQUALITY INDEX SCORECARD

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ATLANTA, GEORGIA 2/2 2020 MUNICIPAL EQUALITY INDEX SCORECARD



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Reported 2018 Hate Crimes Statistics

Reported 2018 Hate Crimes Statistics to the FBI

COUNTY



MUNICIPAL

10

AVAILABLE

SCORE

22 out of 22

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This category measures the city leadership's commitment to fully include the LGBTQ community and to advocate for full equality.

Leadership's Public Position on LGBTQ Equality

Leadership's Pro-Equality Legislative or Policy Efforts

0

COUNTY



MUNICIPAL

5

AVAILABLE

(

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3

SCORE

FLEX Openly LGBTQ Elected or Appointed Leaders

FLEX City Tests Limits of Restrictive State Law

+0

+2

+2

8 out of 8

+0

+3

TOTAL SCORE 100 + TOTAL FLEX 9 =

Final Score 100

CANNOT EXCEED 100

PTS FOR SEXUAL ORIENTATION -



PTS FOR GENDER IDENTITY



FLEX PTS for criteria not accessible to all cities at this time.

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AUSTIN, TEXAS 1/2 2020 MUNICIPAL EQUALITY INDEX SCORECARD

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AUSTIN, TEXAS 2/2 2020 MUNICIPAL EQUALITY INDEX SCORECARD



IV. Law Enforcement

Fair enforcement of the law includes responsible reporting of hate crimes and engaging with the LGBTQ community in a thoughtful and respectful way.

LGBTQ Liaison/Task Force in Police Department

Reported 2018 Hate Crimes Statistics to the FBI

COUNTY



MUNICIPAL



AVAILABLE

SCORE 22 out of 22

V. Leadership on LGBTO Equality

This category measures the city leadership's commitment to fully include the LGBTQ community and to advocate for full equality.

Leadership's Public Position on LGBTQ Equality

Leadership's Pro-Equality Legislative or Policy Efforts

COUNTY



MUNICIPAL



AVAILABLE



SCORE

FLEX Openly LGBTQ Elected or Appointed Leaders

FLEX City Tests Limits of Restrictive State Law

8 out of 8

TOTAL SCORE 100 + TOTAL FLEX 15 =

Final Score 100

CANNOT EXCEED 100

PTS FOR SEXUAL ORIENTATION -



PTS FOR GENDER IDENTITY



FLEX PTS for criteria not accessible to all cities at this time.

All cities rated were provided their scorecard in advance of publication and given the opportunity to submit revisions. For feedback regarding a particular city's scorecard, please email mei@hrc.org.



CINCINNATI, OHIO 1/2 2020 MUNICIPAL EQUALITY INDEX SCORECARD

Non-Discrimination Laws STATE COUNTY MUNICIPAL AVAILABLE Employment This category evaluates whether discrimination on the basis of sexual orientation and gender identity is Housing prohibited by the city, county, or state in areas of employment, housing, and Public Accommodations public accommodations. 0 0 **SCORE 30** out of 30 FLEX Single-Occupancy All-Gender **Facilities FLEX** Protects Youth from Conversion Therapy II. Municipality as Employer COUNTY MUNICIPAL AVAILABLE By offering equivalent benefits and Non-Discrimination in City Employment protections to LGBTQ employees, awarding contracts to fair-minded businesses, and Transgender-Inclusive Healthcare Benefits taking steps to ensure an inclusive workplace, municipalities commit themselves to treating City Contractor Non-Discrimination Ordinance LGBTQ employees equally. Inclusive Workplace **26** out of 28 **SCORE FLEX** City Employee Domestic Partner Benefits III. Municipal Services COUNTY CITY **AVAILABLE** This section assesses the efforts of the city Human Rights Commission to ensure LGBTQ constituents are included in city services and programs. NDO Enforcement by Human Rights Commission LGBTO Liaison in City Executive's Office 10 out of 12 **SCORE** FLEX Youth Bullying Prevention Policy for City Services FLEX City Provides Services to LGBTQ Youth **FLEX** City Provides Services to LGBTQ People Experiencing Homelessness FLEX City Provides Services to LGBTQ Older Adults **FLEX** City Provides Services to People Living with HIV or AIDS

FLEX City Provides Services to the Transgender Community

CINCINNATI, OHIO 2/2 2020 MUNICIPAL EQUALITY INDEX SCORECARD



IV. Law Enforcement

Fair enforcement of the law includes responsible reporting of hate crimes and engaging with the LGBTQ community in a thoughtful and respectful way.

LGBTQ Liaison/Task Force in Police Department

Reported 2018 Hate Crimes Statistics to the FBI

SCORE

0

COUNTY



MUNICIPAL



AVAILABLE



(12

22 out of 22

V. Leadership on LGBTO Equality

This category measures the city leadership's commitment to fully include the LGBTQ community and to advocate for full equality.

Leadership's Public Position on LGBTQ Equality

Leadership's Pro-Equality Legislative or Policy Efforts

0

COUNTY



MUNICIPAL



AVAILABLE

(3

(3

8 out of 8

SCORE

FLEX Openly LGBTQ Elected or Appointed Leaders

FLEX City Tests Limits of Restrictive State Law

+0

+2

+2

+

+3

+3

TOTAL SCORE 96 + TOTAL FLEX 14 =

Final Score 100

CANNOT EXCEED 100

PTS FOR SEXUAL ORIENTATION -



PTS FOR GENDER IDENTITY



FLEX PTS for criteria not accessible to all cities at this time.

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DUBUQUE, IOWA 1/2 2020 MUNICIPAL EQUALITY INDEX SCORECARD

I. Non-Discriminatio	n Laws	STATE	COUNTY	MUNICIPAL	AVAILABLE
This category evaluates whether discrimination on the basis of sexual orientation and gender identity is prohibited by the city, county, or state in areas of employment, housing, and public accommodations.	Employment Housing Public Accommodations	44	00	4 5 5 5 5 5	5 5 5 5
	SCORE		29 out of 30		of 30
	FLEX Single-Occupancy All-Gender Facilities	+0	+0	+0	+2
	FLEX Protects Youth from Conversion Therapy	+0	+0	+0	+2
II. Municipality as Er	nployer		COUNTY	MUNICIPA	L AVAILABLE
By offering equivalent benefits and protections to LGBTQ employees, awarding contracts to fair-minded businesses, and taking steps to ensure an inclusive workplace, municipalities commit themselves to treating LGBTQ employees equally.	Non-Discrimination in City Employment			7 7	7 7
	Transgender-Inclusive Healthcare Benefits			6	6
	City Contractor Non-Discrimination Ordinance			11	3 3
	Inclusive Workplace			2	2
	SCORE		24 out of 28		out of 28
	FLEX City Employee Domestic Partner Benefits			+1	+1
III. Municipal Services			COUNTY	CITY	AVAILABLE
This section assesses the efforts of the city to ensure LGBTQ constituents are included	Human Rights Commission		0	(5)	(5)
in city services and programs.	NDO Enforcement by Human Rights Commission		0	(2)	(2)
	LGBTQ Liaison in City Executive's Office			5	5
	SCORE			12 d	out of 12
	FLEX Youth Bullying Prevention Policy for City Services		+0+0	+0+0	+1+1
	FLEX City Provides Services to LGBTQ Youth			+2	+2
	FLEX City Provides Services to LGBTQ People Experiencing Homelessness			+0	+2
	FLEX City Provides Services to LGBTQ Older Adults			+0	+2
	FLEX City Provides Services to People Living with HIV or AIDS			+0	+2
	FLEX City Provides Services to the Transgender Community			+0	+2

DUBUQUE, IOWA 2/2

2020 MUNICIPAL EQUALITY INDEX SCORECARD



IV. Law Enforcement

Fair enforcement of the law includes responsible reporting of hate crimes and engaging with the LGBTQ community in a thoughtful and respectful way.

LGBTQ Liaison/Task Force in Police Department

Reported 2018 Hate Crimes Statistics to the FBI

SCORE

COUNTY



MUNICIPAL



AVAILABLE

22 out of 22

V. Leadership on LGBTO Equality

This category measures the city leadership's commitment to fully include the LGBTQ community and to advocate for full equality.

Leadership's Public Position on LGBTQ Equality

Leadership's Pro-Equality Legislative or Policy Efforts

COUNTY



MUNICIPAL



AVAILABLE

SCORE

FLEX Openly LGBTQ Elected or Appointed Leaders

FLEX City Tests Limits of Restrictive State Law

8 out of 8

TOTAL SCORE 95 + TOTAL FLEX 5 =

Final Score 100

CANNOT EXCEED 100

PTS FOR SEXUAL ORIENTATION -



PTS FOR GENDER IDENTITY



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LOUISVILLE, KENTUCKY 1/2 2020 MUNICIPAL EQUALITY INDEX SCORECARD

FOUNDATION M					
I. Non-Discriminatio	n Laws	STATE	COUNTY	MUNICIPAL	AVAILABLE
This category evaluates whether discrimination on the basis of sexual orientation and gender identity is prohibited by the city, county, or state in areas of employment, housing, and public accommodations.	Employment	0 0	00	4 4	5 5
	Housing	0 0	00	5 5	5 5
	Public Accommodations	00	00	5 5	5 5
	SCORE		28 out of 30		t of 30
	FLEX Single-Occupancy All-Gender Facilities	+0	+0	+0	+2
	FLEX Protects Youth from Conversion Therapy	+0	+0	+2	+2
II. Municipality as Employer			COUNTY	MUNICIPA	AL AVAILABLE
By offering equivalent benefits and protections to LGBTQ employees, awarding contracts to fair-minded businesses, and taking steps to ensure an inclusive workplace,	Non-Discrimination in City Employment			77	7 7
	Transgender-Inclusive Healthcare Benefits			6	6
municipalities commit themselves to treating LGBTQ employees equally.	City Contractor Non-Discrimination Ordinance			3 3	3 3
	Inclusive Workplace			0	2
	SCORE			26	out of 28
	FLEX City Employee Domestic Partner Benefits			+1	+1
III. Municipal Service	es		COUNTY	СІТҮ	AVAILABLE
This section assesses the efforts of the city to ensure LGBTQ constituents are included in city services and programs.	Human Rights Commission		0	(5)	(5)
	NDO Enforcement by Human Rights Commission		0	(2)	$\overline{2}$
	LGBTQ Liaison in City Executive's Office			5	5
	SCORE			12	out of 12
	FLEX Youth Bullying Prevention Policy for City Services		+0+0	+0+0	+1 +1
	FLEX City Provides Services to LGBTQ Yout	h		+0	+2
	FLEX City Provides Services to LGBTQ People Experiencing Homelessness			+2	+2
	FLEX City Provides Services to LGBTQ Olde Adults	r		+0	+2
	FLEX City Provides Services to People Living with HIV or AIDS	9		+2	+2

FLEX City Provides Services to the Transgender Community

LOUISVILLE, KENTUCKY 2/2

2020 MUNICIPAL EQUALITY INDEX SCORECARD



22 out of 22

IV. Law Enforcement

Fair enforcement of the law includes responsible reporting of hate crimes and engaging with the LGBTQ community in a thoughtful and respectful way.

LGBTQ Liaison/Task Force in Police Department

Reported 2018 Hate Crimes Statistics to the FBI

SCORE

0

COUNTY



MUNICIPAL



AVAILABLE





V. Leadership on LGBTQ Equality

This category measures the city leadership's commitment to fully include the LGBTQ community and to advocate for full equality.

Leadership's Public Position on LGBTQ Equality

Leadership's Pro-Equality Legislative or Policy Efforts

0

COUNTY



MUNICIPAL



AVAILABLE

(

(3



SCORE

FLEX Openly LGBTQ Elected or Appointed Leaders

FLEX City Tests Limits of Restrictive State Law

+0

+0

+2

8 out of 8

+0

+0



TOTAL SCORE 96 + TOTAL FLEX 7 =

Final Score 100

CANNOT EXCEED 100

PTS FOR SEXUAL ORIENTATION -



PTS FOR GENDER IDENTITY



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SAN ANTONIO, TEXAS 1/2 2020 MUNICIPAL EQUALITY INDEX SCORECARD

Non-Discrimination Laws STATE COUNTY MUNICIPAL **AVAILABLE** Employment This category evaluates whether discrimination on the basis of sexual orientation and gender identity is Housing prohibited by the city, county, or state in areas of employment, housing, and Public Accommodations public accommodations. 0 0 **SCORE 20** out of 30 FLEX Single-Occupancy All-Gender **Facilities FLEX** Protects Youth from Conversion Therapy II. Municipality as Employer COUNTY MUNICIPAL AVAILABLE By offering equivalent benefits and Non-Discrimination in City Employment protections to LGBTQ employees, awarding contracts to fair-minded businesses, and Transgender-Inclusive Healthcare Benefits taking steps to ensure an inclusive workplace, municipalities commit themselves to treating City Contractor Non-Discrimination Ordinance LGBTQ employees equally. Inclusive Workplace 28 out of 28 **SCORE FLEX** City Employee Domestic Partner Benefits III. Municipal Services COUNTY CITY **AVAILABLE** This section assesses the efforts of the city Human Rights Commission to ensure LGBTQ constituents are included in city services and programs. NDO Enforcement by Human Rights Commission LGBTO Liaison in City Executive's Office **5** out of 12 **SCORE** FLEX Youth Bullying Prevention Policy for City Services FLEX City Provides Services to LGBTQ Youth **FLEX** City Provides Services to LGBTQ People Experiencing Homelessness FLEX City Provides Services to LGBTQ Older Adults **FLEX** City Provides Services to People Living

with HIV or AIDS

FLEX City Provides Services to the Transgender Community

SAN ANTONIO, TEXAS 2/2

2020 MUNICIPAL EQUALITY INDEX SCORECARD



IV. Law Enforcement

Fair enforcement of the law includes responsible reporting of hate crimes and engaging with the LGBTQ community in a thoughtful and respectful way.

LGBTQ Liaison/Task Force in Police Department

Reported 2018 Hate Crimes Statistics to the FBI

SCORE

COUNTY



MUNICIPAL



AVAILABLE



22 out of 22

V. Leadership on LGBTO Equality

This category measures the city leadership's commitment to fully include the LGBTQ community and to advocate for full equality.

Leadership's Public Position on LGBTQ Equality

Leadership's Pro-Equality Legislative or Policy Efforts

COUNTY



MUNICIPAL



AVAILABLE

SCORE

FLEX Openly LGBTQ Elected or Appointed Leaders

8 out of 8

FLEX City Tests Limits of Restrictive State Law



TOTAL SCORE 83 + TOTAL FLEX 18 =

Final Score 100

CANNOT EXCEED 100

PTS FOR SEXUAL ORIENTATION -



PTS FOR GENDER IDENTITY



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SAN FRANCISCO, CALIFORNIA 1/2

2020 MUNICIPAL EQUALITY INDEX SCORECARD

Non-Discrimination Laws STATE COUNTY MUNICIPAL AVAILABLE Employment This category evaluates whether discrimination on the basis of sexual orientation and gender identity is Housing prohibited by the city, county, or state in areas of employment, housing, and Public Accommodations public accommodations. **SCORE 30** out of 30 FLEX Single-Occupancy All-Gender **Facilities FLEX** Protects Youth from Conversion Therapy II. Municipality as Employer COUNTY MUNICIPAL AVAILABLE By offering equivalent benefits and Non-Discrimination in City Employment protections to LGBTQ employees, awarding contracts to fair-minded businesses, and Transgender-Inclusive Healthcare Benefits taking steps to ensure an inclusive workplace, municipalities commit themselves to treating City Contractor Non-Discrimination Ordinance LGBTQ employees equally. Inclusive Workplace 28 out of 28 **SCORE FLEX** City Employee Domestic Partner Benefits III. Municipal Services COUNTY CITY **AVAILABLE** This section assesses the efforts of the city Human Rights Commission to ensure LGBTQ constituents are included in city services and programs. NDO Enforcement by Human Rights Commission LGBTO Liaison in City Executive's Office **12** out of 12 **SCORE** FLEX Youth Bullying Prevention Policy for City Services FLEX City Provides Services to LGBTQ Youth **FLEX** City Provides Services to LGBTQ People Experiencing Homelessness FLEX City Provides Services to LGBTQ Older Adults **FLEX** City Provides Services to People Living with HIV or AIDS FLEX City Provides Services to the Transgender Community

SAN FRANCISCO, CALIFORNIA 2/2

2020 MUNICIPAL EQUALITY INDEX SCORECARD



IV. Law Enforcement

Fair enforcement of the law includes responsible reporting of hate crimes and engaging with the LGBTQ community in a thoughtful and respectful way.

LGBTQ Liaison/Task Force in Police Department

Reported 2018 Hate Crimes Statistics to the FBI

SCORE

0

COUNTY



MUNICIPAL



AVAILABLE



22 out of 22

V. Leadership on LGBTO Equality

This category measures the city leadership's commitment to fully include the LGBTQ community and to advocate for full equality.

Leadership's Public Position on LGBTQ Equality

Leadership's Pro-Equality Legislative or Policy Efforts

0

COUNTY



MUNICIPAL



AVAILABLE

0

3



SCORE

FLEX Openly LGBTQ Elected or Appointed Leaders

FLEX City Tests Limits of Restrictive State Law

+0

+2

+2

8 out of 8

+0

+3

TOTAL SCORE 100 + TOTAL FLEX 17 =

Final Score 100

CANNOT EXCEED 100

PTS FOR SEXUAL ORIENTATION -



PTS FOR GENDER IDENTITY



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