



February 2025

To: House Health and Human Services Committee
Re: HB25-1068 Malpractice Insurers Gender-Affirming Care Minors

Dear Committee Members,

The American Association of University Women (AAUW) is one of the oldest women's organizations in the country, empowering women since 1881. The mission of AAUW is to advance equity for women and girls through research, education and advocacy. More than 700 community leaders are members of AAUW branches around Colorado.

One of our priorities is to pursue policies that advance full access to civil rights for a diverse society. We believe HB25-1068 is a step backward in providing services available for those who need gender affirming healthcare.

For these reasons, AAUW of Colorado strongly opposes House Bill 1068 and requests your NO vote in committee and throughout the process of becoming law.

Thank you for your consideration,

A handwritten signature in blue ink that reads "Su Ryden".

Su Ryden
AAUW Colorado Public Policy Co-Director

16699 E. Kentucky Ave.
Aurora, CO 80017
303.898.5797
suryden25@gmail.com

American Association of University Women--AAUW is a top-rated 501(c)3 charitable organization whose mission is to advance gender equity for women and girls through research, education, and advocacy.



LCS Committees <committees.lcs.ga@coleg.gov>

Dem to an Independent For Common Sense

Tess McDonald <dandylyonsbrigade@gmail.com>
To: committees.lcs.ga@coleg.gov

Wed, Feb 5, 2025 at 11:57 AM

support HB25-1068

Honestly, issues like this have turned me to an independent. The complete lack of primordial wisdom has turned me away from the Democratic Party. My entire life I worked for Democrats until they sold their souls to Big Pharma for Obama Care.

Allowing the butchering of children before they are developed and giving them brain retarding pharmaceuticals before their brains are developed. The only winners are drug companies and doctors.

So doctors who practice this form of "medicine" shouldn't be able to hide behind malpractice insurance. I'm behind Kennedy, I didn't go as far as voting for Trump but the farther you go into this technological disaster the farther I go away from your distorted sense of reality.

Thank you,
Tess McDonald
Lyons, CO

"Only when we are brave enough to explore the darkness will we discover the infinite power of our **light**."
Brené Brown

House Health & Human Services

02/05/2025 01:30 PM

HB25-1068 Malpractice Insurers Gender-Affirming Care Minors

Typed Text of Testimony Submitted

Name, Position, Representing	Typed Text of Testimony
Peter Soule For themselves	Representative Bottoms: I feel strongly that states should be placing the welfare of children and their futures first. Medical providers bear some financial responsibility for robbing children of their futures. So, I encourage you to vote YES on H25-1068. Thank you for voting yes on this measure. Peter Soule
Jeany Rush For themselves	TO: HOUSE COMMITTEE FOR HEALTH & HUMAN SERVICES RE: HB25-1068 Malpractice Insurers Gender – Affirming Care Minors Sponsors: Bottoms, Baisley 2-5-25 FROM: Jeany Rush, Colorado Springs Concerned Constituent Mother, Grandmother, Great-Grandmother, VOTE: YES As quoted from the exact bill: "The bill permits an insurer to take prohibited actions against an applicant or named insured, including an individual health-care professional or business, or against a health-care facility, such as a hospital or clinic, that allows the use of facilities, equipment, or supplies for, or provides, prescribes, orders, or performs, gender-affirming health-care services for an individual who is a minor under 18 years of age. The bill also prohibits an insurer from accepting state money for the payment of premiums if the malpractice policy covers actions relating to providing gender-affirming health-care services to minors."

	<p>So my understanding is that the insurance vendor may deny gender-affirming care, as I would describe mutilation, for minors under 18.</p> <p>It is widely known that the care/treatments for gender-affirmation is experimental at best. The science is not guaranteed and many youths, minors, children, have had terrible impacts, medical complications, irreversible harm, and only when it is too late, do they find out, they cannot simply go BACK. The de-transition journey is also painful, and emotionally devastating.</p> <p>The costs are huge, and the lifelong medical, chemical needs can be insurmountable. Surveys like the Trevor Project, are not science. They are traps and ideological paths to convince our youth that they were born in the wrong body!</p> <p>I always thought only God could make that determination. I am speaking of the majority of humanity born with relatively normal, working body parts.</p> <p>Also, I am aware that when we go through puberty, our bodies change, grow, and go through some difficult times as we grow into adulthood. We certainly do not need a large number of "Blood Sucking" organizations preying on the confusion, innocence and lack of information of the minors. Worse these organizations are filled with false messaging, quick fixes for puberty blockers, which should not be rushed, anymore, than the counseling sessions. Often, in 3 meetings, they allow kids to get blockers, and show them how to charge their insurance. Chemical and Medical procedures are taking place right now in Colorado, Denver, Colorado Springs, hospitals, and other practices. They are even promoting that kids can be brought from out of town to come here to the haven of "Trans" procedures! Imagine, our state promoting the mutilation of young bodies for some sick ideology to sterilize western civilization?</p> <p>Talk about deceitful, irresponsible, and criminal on all levels! No child can give informed consent, and all of the pseudo professionals raping our childrens' minds, and their bodies, should be declared Terrorists, and rot in jail for life! I mean that from the bottom of my outraged, and in PAIN HEART! This is personal!</p> <p>Not only would the insurance have to pay for procedures, which are harmful to children, we would have to pay in higher premiums due to the added costs, rather than the users paying for their own chosen procedures. Further, children are not even fully grown physically and mentally until after 21 years of age. That's science. (there are so many resources, but try Dr. Miriam Grossman, Lost in Trans Nation, Dr. Abigail Shrier, Irreversible Damage, The Cass Report, The College of American Physicians, who came out totally against this crime against minors.) Doctors worldwide are now speaking up! I am very thankful</p>
--	---

	<p>for this bill to begin to reverse the trend of allowing, perfectly healthy children to have their body parts ripped off of them, and mutilated in every way. I even question healthy adults engaging in these experimental procedures, so should they choose, we should not pay for that. I SAY NO MORE CRIMES AGAINST HUMANITY AND OUR CHILDREN!</p>
<p>Steve McKenna For themselves</p>	<p>Current Colorado law prohibits insurers from refusing to issue or canceling a medical malpractice insurance policy. HB 25-1168 allows insurers to do so if the insured states its intent to provide gender-affirming health-care services for minors. This is common sense. Multiple scientific studies, including the Cass Report out of Great Britain, have found that gender-affirming care is controversial and often not in the best interests of the patient. The stories of detransitioners like Chloe Cole are heartbreaking and her lawsuit against Kaiser Permanente for assisting doctors in butchering her remains pending. Mandating that insurers cover these medically questionable treatments for children subjects those insurers to significant potential liability. This is not like mandating that insurance companies do not cancel coverage when a person is diagnosed with cancer or another malady that requires expensive treatment. The current law requires insurers to cover medical providers that are arguably committing malpractice and violating the Hippocratic Oath to "do no harm."</p> <p>The arguments that without gender-affirming medical care children will kill themselves have been largely debunked as scare tactics, used by transgender activists seeking to push irreversible medical procedures on children who cannot provide informed consent because they are children. If insurers wish to cover such procedures they are free to do so. But mandating coverage will simply raise the costs of insurance for everyone. This legislature has raised costs enough already. I encourage you to vote YES on HB 25-1168. Insurers can decide whether to subject themselves and their other customers to the costs of additional liability.</p>
<p>Tess McDonald For themselves</p>	<p>support HB25-1068</p> <p>Honestly, issues like this have turned me to an independent. The complete lack of primordial wisdom has turned me away from the Democratic Party. My entire life I worked for Democrats until they sold their souls to Big Pharma for Obama Care.</p>

	<p>Allowing the butchering of children before they are developed and giving them brain retarding pharmaceuticals before their brains are developed. The only winners are drug companies and doctors.</p> <p>So doctors who practice this form of "medicine" shouldn't be able to hide behind malpractice insurance. I'm behind Kennedy, I didn't go as far as voting for Trump but the farther you go into this technological disaster the further I go away from your distorted sense of reality.</p> <p>Thank you, Tess McDonald</p>
<p>Ingrid Moore Against themselves</p>	<p>Please vote NO on this bill.</p> <p>This bill gives permission and legal cover for insurance companies to use ideological beliefs as bases for decisions on client coverage. Ideology is not valid for business decisions and can be used for discrimination.</p> <p>The bill would prevent this type of care from being covered under Medicaid.</p> <p>The bottom line is that institutions such as Insurance Companies should not have any role in determining medical decisions between doctors, patients and their parents.</p>
<p>Lucas Morgan Against American Academy of Pediatrics, Colorado Chapter</p>	<p>Statement of Lucas Morgan, MD Regarding HB25-1068 - Malpractice Insurers Gender-Affirming Care Minors th Wednesday, December 5 , 2025</p> <p>Good afternoon, Mr. Chairman and members of the Committee. My name is Dr. Lucas Morgan. In this statement, I am representing myself and the American Academy of Pediatrics, Colorado Chapter. On behalf of our nearly 800 members across the state, especially those who provide gender-affirming care, we respectfully ask for your vote against HB 1068.</p>

	<p>Medical decisions must be made by patients and their families, yet this bill would allow the medical management of gender-diverse children (and, in effect, all children) to be dictated by malpractice insurers through threat of punishing pediatric providers. HB 1068 allows insurers to increase costs of or cancel the malpractice insurance policies of providers, clinics, and hospitals that provide gender-affirming care to minors. It would limit access to medical care and mental health resources, both of which are essential to the safety and well-being of our patients.</p> <p>In Colorado, there are an estimated 4,200 youth ages 13-17 who identify as transgender. Half of them will attempt to end their lives because of mistreatment related to the way they dress or act. That's 2,100 kids – and likely, it's an underestimate. As a pediatrician, I have seen patients struggle with depression because their family or their community doesn't accept them – they can't show anyone who they really are, can't express their interests and passions, can't feel safe... These children come to our offices and hospitals looking for a haven – somewhere to share and learn without judgment. I've also seen the tragic consequences that arise when those patients don't find a haven. I'll never forget the faces of patients on whom I've performed a brain death exam after they've been found hanging or next to a bottle of pills.</p> <p>As AAP policy states, any discrimination based on gender identity or expression, real or perceived, is damaging to the socioemotional health of children, families, and society. Further, medical research continues to show that gender-affirming care improves mental health and reduces suicidality in gender-diverse youth; thus, we have the opportunity and the obligation to provide appropriate medical care to all of our patients.</p> <p>HB 1068 undermines the freedom of families to choose protected medical care. AAP Colorado does not support this bill and we urge our representatives to prevent its enactment. Thank you for your consideration.</p>
<p>Matt Guerrieri Against</p>	<p>Testimony in Opposition to House Bill 25-1068 Matt Guerrieri, MD, FAAP February 5, 2025</p>

<p>American Academy of Pediatrics, Colorado Chapter</p>	<p>Chair and Members of the Committee,</p> <p>My name is Dr. Matt Guerrieri, and I am a practicing pediatrician in Colorado and member of the Colorado Chapter of the American Academy of Pediatrics. I am submitting this testimony in strong opposition to House Bill 25-1068, which is a back-door attempt to restrict access to gender-affirming care for young people by making it harder for physicians who provide this service to obtain and afford medical malpractice insurance. I urge you to vote "no" on this harmful legislation.</p> <p>The intent of HB 1068 is clear: to intimidate doctors and take away gender-affirming care from kids who need it. It is a direct attack on doctors' ability to provide essential, life-saving services to transgender youth. Gender-affirming care is not experimental or controversial within the medical community. It is evidence-based medicine, endorsed by all relevant major medical organizations, including the American Academy of Pediatrics, the American Medical Association, and the Pediatric Endocrine Society. Research has shown that gender-affirming care significantly improves mental health outcomes for transgender youth, reducing rates of depression, anxiety, and suicide attempts.</p> <p>In my role as a pediatrician, I am used to having transgender kids and their families come to me for help. I ask that as members of the committee, you put yourselves in my shoes. I am reminded of a teenage patient who was deeply distressed because, in their words, they had "always felt trapped in a body that did not match" who they were inside. Despite anti-depressant medications and therapy, they battled severe anxiety and depression for years and even attempted to end their own life. The patient's parents were desperate for medical care that could ease their child's suffering and allow them to live as their true self. After careful deliberations, the patient and their family decided to pursue gender-affirming care with the support of their doctors and mental health providers. Over time, I witnessed this young person overcome their depression, perform better in school, and reengage with the people and activities they loved. Gender-affirming care helped them flourish into a healthy, happy young adult and may have saved their life. If HB 1068 were to pass, I could not do my job as a pediatrician: to provide every child in my clinic with the medical care they need to be healthy, happy, and whole.</p>
---	--

	<p>HB 1068 is a dangerous bill that interferes with the relationship between doctors, patients, and families. The government has no place taking away parents' rights to pursue medical care in the best interest of their child. I urge the committee to reject this bill and any attempt to limit access to gender-affirming care for youth in Colorado. All kids deserve to be loved and celebrated; no child should be targeted for who they are, which is exactly what this bill does. I respectfully ask you to vote "no" on HB 1068.</p> <p>Thank you for your time and consideration.</p>
--	---

House Health & Human Services

02/05/2025 01:30 PM

HB25-1068 Malpractice Insurers Gender-Affirming Care Minors

Typed Text of Testimony Submitted

Name, Position, Representing	Typed Text of Testimony
Peter Soule For themselves	Representative Bottoms: I feel strongly that states should be placing the welfare of children and their futures first. Medical providers bear some financial responsibility for robbing children of their futures. So, I encourage you to vote YES on H25-1068. Thank you for voting yes on this measure. Peter Soule
Jeany Rush For themselves	TO: HOUSE COMMITTEE FOR HEALTH & HUMAN SERVICES RE: HB25-1068 Malpractice Insurers Gender – Affirming Care Minors Sponsors: Bottoms, Baisley 2-5-25 FROM: Jeany Rush, Colorado Springs Concerned Constituent Mother, Grandmother, Great-Grandmother, VOTE: YES As quoted from the exact bill: "The bill permits an insurer to take prohibited actions against an applicant or named insured, including an individual health-care professional or business, or against a health-care facility, such as a hospital or clinic, that allows the use of facilities, equipment, or supplies for, or provides, prescribes, orders, or performs, gender-affirming health-care services for an individual who is a minor under 18 years of age. The bill also prohibits an insurer from accepting state money for the payment of premiums if the malpractice policy covers actions relating to providing gender-affirming health-care services to minors."

	<p>So my understanding is that the insurance vendor may deny gender-affirming care, as I would describe mutilation, for minors under 18.</p> <p>It is widely known that the care/treatments for gender-affirmation is experimental at best. The science is not guaranteed and many youths, minors, children, have had terrible impacts, medical complications, irreversible harm, and only when it is too late, do they find out, they cannot simply go BACK. The de-transition journey is also painful, and emotionally devastating.</p> <p>The costs are huge, and the lifelong medical, chemical needs can be insurmountable. Surveys like the Trevor Project, are not science. They are traps and ideological paths to convince our youth that they were born in the wrong body!</p> <p>I always thought only God could make that determination. I am speaking of the majority of humanity born with relatively normal, working body parts.</p> <p>Also, I am aware that when we go through puberty, our bodies change, grow, and go through some difficult times as we grow into adulthood. We certainly do not need a large number of "Blood Sucking" organizations preying on the confusion, innocence and lack of information of the minors. Worse these organizations are filled with false messaging, quick fixes for puberty blockers, which should not be rushed, anymore, than the counseling sessions. Often, in 3 meetings, they allow kids to get blockers, and show them how to charge their insurance. Chemical and Medical procedures are taking place right now in Colorado, Denver, Colorado Springs, hospitals, and other practices. They are even promoting that kids can be brought from out of town to come here to the haven of "Trans" procedures! Imagine, our state promoting the mutilation of young bodies for some sick ideology to sterilize western civilization?</p> <p>Talk about deceitful, irresponsible, and criminal on all levels! No child can give informed consent, and all of the pseudo professionals raping our childrens' minds, and their bodies, should be declared Terrorists, and rot in jail for life! I mean that from the bottom of my outraged, and in PAIN HEART! This is personal!</p> <p>Not only would the insurance have to pay for procedures, which are harmful to children, we would have to pay in higher premiums due to the added costs, rather than the users paying for their own chosen procedures. Further, children are not even fully grown physically and mentally until after 21 years of age. That's science. (there are so many resources, but try Dr. Miriam Grossman, Lost in Trans Nation, Dr. Abigail Shrier, Irreversible Damage, The Cass Report, The College of American Physicians, who came out totally against this crime against minors.) Doctors worldwide are now speaking up! I am very thankful</p>
--	---

	<p>for this bill to begin to reverse the trend of allowing, perfectly healthy children to have their body parts ripped off of them, and mutilated in every way. I even question healthy adults engaging in these experimental procedures, so should they choose, we should not pay for that. I SAY NO MORE CRIMES AGAINST HUMANITY AND OUR CHILDREN!</p>
<p>Steve McKenna For themselves</p>	<p>Current Colorado law prohibits insurers from refusing to issue or canceling a medical malpractice insurance policy. HB 25-1168 allows insurers to do so if the insured states its intent to provide gender-affirming health-care services for minors. This is common sense. Multiple scientific studies, including the Cass Report out of Great Britain, have found that gender-affirming care is controversial and often not in the best interests of the patient. The stories of detransitioners like Chloe Cole are heartbreaking and her lawsuit against Kaiser Permanente for assisting doctors in butchering her remains pending. Mandating that insurers cover these medically questionable treatments for children subjects those insurers to significant potential liability. This is not like mandating that insurance companies do not cancel coverage when a person is diagnosed with cancer or another malady that requires expensive treatment. The current law requires insurers to cover medical providers that are arguably committing malpractice and violating the Hippocratic Oath to "do no harm."</p> <p>The arguments that without gender-affirming medical care children will kill themselves have been largely debunked as scare tactics, used by transgender activists seeking to push irreversible medical procedures on children who cannot provide informed consent because they are children. If insurers wish to cover such procedures they are free to do so. But mandating coverage will simply raise the costs of insurance for everyone. This legislature has raised costs enough already. I encourage you to vote YES on HB 25-1168. Insurers can decide whether to subject themselves and their other customers to the costs of additional liability.</p>
<p>Tess McDonald For themselves</p>	<p>support HB25-1068</p> <p>Honestly, issues like this have turned me to an independent. The complete lack of primordial wisdom has turned me away from the Democratic Party. My entire life I worked for Democrats until they sold their souls to Big Pharma for Obama Care.</p>

	<p>Allowing the butchering of children before they are developed and giving them brain retarding pharmaceuticals before their brains are developed. The only winners are drug companies and doctors.</p> <p>So doctors who practice this form of "medicine" shouldn't be able to hide behind malpractice insurance. I'm behind Kennedy, I didn't go as far as voting for Trump but the farther you go into this technological disaster the farther I go away from your distorted sense of reality.</p> <p>Thank you, Tess McDonald</p>
<p>Ingrid Moore Against themselves</p>	<p>Please vote NO on this bill.</p> <p>This bill gives permission and legal cover for insurance companies to use ideological beliefs as bases for decisions on client coverage. Ideology is not valid for business decisions and can be used for discrimination.</p> <p>The bill would prevent this type of care from being covered under Medicaid.</p> <p>The bottom line is that institutions such as Insurance Companies should not have any role in determining medical decisions between doctors, patients and their parents.</p>
<p>Lucas Morgan Against American Academy of Pediatrics, Colorado Chapter</p>	<p>Statement of Lucas Morgan, MD Regarding HB25-1068 - Malpractice Insurers Gender-Affirming Care Minors th Wednesday, December 5 , 2025</p> <p>Good afternoon, Mr. Chairman and members of the Committee. My name is Dr. Lucas Morgan. In this statement, I am representing myself and the American Academy of Pediatrics, Colorado Chapter. On behalf of our nearly 800 members across the state, especially those who provide gender-affirming care, we respectfully ask for your vote against HB 1068.</p>

	<p>Medical decisions must be made by patients and their families, yet this bill would allow the medical management of gender-diverse children (and, in effect, all children) to be dictated by malpractice insurers through threat of punishing pediatric providers. HB 1068 allows insurers to increase costs of or cancel the malpractice insurance policies of providers, clinics, and hospitals that provide gender-affirming care to minors. It would limit access to medical care and mental health resources, both of which are essential to the safety and well-being of our patients.</p> <p>In Colorado, there are an estimated 4,200 youth ages 13-17 who identify as transgender. Half of them will attempt to end their lives because of mistreatment related to the way they dress or act. That's 2,100 kids – and likely, it's an underestimate. As a pediatrician, I have seen patients struggle with depression because their family or their community doesn't accept them – they can't show anyone who they really are, can't express their interests and passions, can't feel safe... These children come to our offices and hospitals looking for a haven – somewhere to share and learn without judgment. I've also seen the tragic consequences that arise when those patients don't find a haven. I'll never forget the faces of patients on whom I've performed a brain death exam after they've been found hanging or next to a bottle of pills.</p> <p>As AAP policy states, any discrimination based on gender identity or expression, real or perceived, is damaging to the socioemotional health of children, families, and society. Further, medical research continues to show that gender-affirming care improves mental health and reduces suicidality in gender-diverse youth; thus, we have the opportunity and the obligation to provide appropriate medical care to all of our patients.</p> <p>HB 1068 undermines the freedom of families to choose protected medical care. AAP Colorado does not support this bill and we urge our representatives to prevent its enactment. Thank you for your consideration.</p>
<p>Matt Guerrieri Against</p>	<p>Testimony in Opposition to House Bill 25-1068 Matt Guerrieri, MD, FAAP February 5, 2025</p>

<p>American Academy of Pediatrics, Colorado Chapter</p>	<p>Chair and Members of the Committee,</p> <p>My name is Dr. Matt Guerrieri, and I am a practicing pediatrician in Colorado and member of the Colorado Chapter of the American Academy of Pediatrics. I am submitting this testimony in strong opposition to House Bill 25-1068, which is a back-door attempt to restrict access to gender-affirming care for young people by making it harder for physicians who provide this service to obtain and afford medical malpractice insurance. I urge you to vote "no" on this harmful legislation.</p> <p>The intent of HB 1068 is clear: to intimidate doctors and take away gender-affirming care from kids who need it. It is a direct attack on doctors' ability to provide essential, life-saving services to transgender youth. Gender-affirming care is not experimental or controversial within the medical community. It is evidence-based medicine, endorsed by all relevant major medical organizations, including the American Academy of Pediatrics, the American Medical Association, and the Pediatric Endocrine Society. Research has shown that gender-affirming care significantly improves mental health outcomes for transgender youth, reducing rates of depression, anxiety, and suicide attempts.</p> <p>In my role as a pediatrician, I am used to having transgender kids and their families come to me for help. I ask that as members of the committee, you put yourselves in my shoes. I am reminded of a teenage patient who was deeply distressed because, in their words, they had "always felt trapped in a body that did not match" who they were inside. Despite anti-depressant medications and therapy, they battled severe anxiety and depression for years and even attempted to end their own life. The patient's parents were desperate for medical care that could ease their child's suffering and allow them to live as their true self. After careful deliberations, the patient and their family decided to pursue gender-affirming care with the support of their doctors and mental health providers. Over time, I witnessed this young person overcome their depression, perform better in school, and reengage with the people and activities they loved. Gender-affirming care helped them flourish into a healthy, happy young adult and may have saved their life. If HB 1068 were to pass, I could not do my job as a pediatrician: to provide every child in my clinic with the medical care they need to be healthy, happy, and whole.</p>
---	--

	<p>HB 1068 is a dangerous bill that interferes with the relationship between doctors, patients, and families. The government has no place taking away parents' rights to pursue medical care in the best interest of their child. I urge the committee to reject this bill and any attempt to limit access to gender-affirming care for youth in Colorado. All kids deserve to be loved and celebrated; no child should be targeted for who they are, which is exactly what this bill does. I respectfully ask you to vote "no" on HB 1068.</p> <p>Thank you for your time and consideration.</p>
--	---

Narr Testimony Against HB25-1068

Good afternoon,

My name is Dr. Rae Narr (pronouns: they/them), and I am a licensed clinical psychologist in the city of Denver, CO.

I am writing today in opposition to HB25-1068, and its permissions concerning protections for medical malpractice insurers relating to gender-affirming care provided to minors. I oppose this legislation because this will disrupt medically necessary and life-saving (as well as doctor- and parent-agreed-on) medical care for transgender and gender-diverse children.

This bill would allow malpractice insurers to terminate, fail to renew, or significantly increase premiums on coverage for practitioners or facilities who provide healthcare to transgender youth in order to support their identity and live as their authentic selves. This would likely cause many practitioners and/or facilities to withdraw this care, which is deemed medically necessary and appropriate by every major pediatric medical foundation. This effectively removes a family's medical decisions from their own purview, and undermines the medical judgment exercised by physicians, instead placing care decisions in the hands of malpractice insurers. This is not only medically unsound, but also undermines the principle of informed consent, which is intended to be the basis of medical decision-making for consumers.

As a psychologist, I work with the transgender population across the lifespan, and have seen firsthand on a daily basis how access to gender-affirming medical care is quite literally life-saving. Something that I think is critical to highlight from a psychological standpoint is how incredibly well-informed the youth I see are about the gender affirming medical care that they seek. They are invariably able to describe most of the physical and psychological changes that are expected with the medications they are seeking. These youth are not rushing into a decision rashly, nor are they doing it unsupported. Given that parents are *required* to consent to gender affirming medical care, this is a full family issue. Parents know their children and children's needs far better than a distant malpractice insurer. Medical professionals, parents, and young people together should be the ones choosing a patient's medical care. My transgender adult patients are further evidence of the harm caused by limiting access to this care. Their rates of mental health difficulties directly tied to gender dysphoria are significantly higher than the mental health concerns in the general population, and these rates recede as patients are allowed to access care. However, the care that young people access is likely, per research, to head off many of the mental health problems they would otherwise face as adults, because they are able to live longer as their true selves and face less societal discrimination. Gender affirming care is suicide prevention. This is something I can attest to personally as well as cite research on professionally. This bill would remove choice from families, individuals, and medical

professionals and put transgender youth at significant personal risk which could otherwise be mitigated.

I strongly urge you to oppose and reject this bill (HB25-1068) in order to allow medical decisions to remain in the hands of the parents, youth, and professionals who know most intimately as well as medically what is best for these patients. This allows for personal and family choice, which is a dignity that should be afforded to all people, regardless of gender identity. Please do not allow these critical decisions to be made by political actors and insurance providers who are significantly less versed in the outcomes of denying or allowing this care.

Narr Testimony Against HB25-1068

Good afternoon,

My name is Dr. Rae Narr (pronouns: they/them), and I am a licensed clinical psychologist in the city of Denver, CO.

I am writing today in opposition to HB25-1068, and its permissions concerning protections for medical malpractice insurers relating to gender-affirming care provided to minors. I oppose this legislation because this will disrupt medically necessary and life-saving (as well as doctor- and parent-agreed-on) medical care for transgender and gender-diverse children.

This bill would allow malpractice insurers to terminate, fail to renew, or significantly increase premiums on coverage for practitioners or facilities who provide healthcare to transgender youth in order to support their identity and live as their authentic selves. This would likely cause many practitioners and/or facilities to withdraw this care, which is deemed medically necessary and appropriate by every major pediatric medical foundation. This effectively removes a family's medical decisions from their own purview, and undermines the medical judgment exercised by physicians, instead placing care decisions in the hands of malpractice insurers. This is not only medically unsound, but also undermines the principle of informed consent, which is intended to be the basis of medical decision-making for consumers.

As a psychologist, I work with the transgender population across the lifespan, and have seen firsthand on a daily basis how access to gender-affirming medical care is quite literally life-saving. Something that I think is critical to highlight from a psychological standpoint is how incredibly well-informed the youth I see are about the gender affirming medical care that they seek. They are invariably able to describe most of the physical and psychological changes that are expected with the medications they are seeking. These youth are not rushing into a decision rashly, nor are they doing it unsupported. Given that parents are *required* to consent to gender affirming medical care, this is a full family issue. Parents know their children and children's needs far better than a distant malpractice insurer. Medical professionals, parents, and young people together should be the ones choosing a patient's medical care. My transgender adult patients are further evidence of the harm caused by limiting access to this care. Their rates of mental health difficulties directly tied to gender dysphoria are significantly higher than the mental health concerns in the general population, and these rates recede as patients are allowed to access care. However, the care that young people access is likely, per research, to head off many of the mental health problems they would otherwise face as adults, because they are able to live longer as their true selves and face less societal discrimination. Gender affirming care is suicide prevention. This is something I can attest to personally as well as cite research on professionally. This bill would remove choice from families, individuals, and medical

professionals and put transgender youth at significant personal risk which could otherwise be mitigated.

I strongly urge you to oppose and reject this bill (HB25-1068) in order to allow medical decisions to remain in the hands of the parents, youth, and professionals who know most intimately as well as medically what is best for these patients. This allows for personal and family choice, which is a dignity that should be afforded to all people, regardless of gender identity. Please do not allow these critical decisions to be made by political actors and insurance providers who are significantly less versed in the outcomes of denying or allowing this care.



Erin Friday, Esq.
P.O. Box 442
San Carlos, CA 94070

House Committee
Health and Human Services
Representative Scott Bottoms
Representative Mark Baisley

RE: House Bill 25-1068 – Concerning Protections for medical malpractice insurers relating to gender-affirming care provided to minors

Dear House Committee:

I am the President of Our Duty-USA, a national and international group of thousands of parents, who have or had trans-identifying children. We are nonpartisan but most of our members in the United States are Democrats. We have members in Colorado. Our Duty supports House Bill 25-1068.

Colorado Revised Statutes 10-4-109 enacted in 2023 provided unprecedented protections for medical providers who provide “a legally protected health-care activity” which includes gender interventions. This law removed the ability of insurance carriers to:

- (a) Refuse to issue a medical malpractice policy;
- (b) Cancel or terminate a medical malpractice policy;
- (c) Refuse to renew a medical malpractice policy; or
- (d) Impose any sanctions, fines, penalties, or rate increases.

CRS 10-4-109 provides a shield for medical providers for committing malpractice on children suffering from gender dysphoria. The insurance carrier will shoulder the burden of the harms perpetrated on the children with the negligent provider being unscathed. There is no incentive for the medical provider to safeguard children’s bodies. CRS 10-4-109 not only protects medical providers who violate the law and their obligations to their patients, but it serves as an impetus for more medical providers to join the profitable secondary sex characteristics medical industry because these providers have no financial risks to the children. These children, who once they grow up, only to realize that they did not change sex, that they cannot have children, that their sexual function is irreversibly harmed, and that their gender dysphoria or other mental

health issues were not resolved, should have the right to hold the persons who harmed them responsible. The number of detransitioners is growing and they deserve to see the persons responsible for the harms held to account, as opposed to the insurance companies or taxpayers who have no say in the matter.

Countries all over the world have been rapidly moving away from medical gender interventions on minors – such as the [United Kingdom, Northern Ireland](#) (both in private and [national medical](#) settings), [Sweden](#), [Finland](#), [Norway](#), [Denmark](#), [Italy](#), [Chile](#) and recently the [State of Queensland, Australia](#).

HB 25-1068 removes the shield for those medical providers who are performing gender interventions on minors. It is a necessary bill to ensure that medical providers who are sterilizing children, interfering with their natural bodies' development, and/or removing undiseased body parts have some financial responsibility for robbing children of their futures.

States should be placing the welfare of children and their futures first.

Vote YES on H25-1068.

Respectfully,

Erin Friday

Erin Friday, Esq.
President of Our Duty – USA

Hello Chair Brown and members of the committee, my name is Aislin Neufeldt, and my pronouns are she/her/hers. I am the Advocacy and Education Manager for Rocky Mountain Equality, an organization focused on creating a more inclusive world for LGBTQ+ people and their families.

I am testifying in strong opposition to HB 25-1068. This bill will hurt trans youth, it will hamstring health professionals from providing best practice healthcare to Coloradans, and it will set a precedent that any coloradan can be discriminated against in healthcare if the elected officials that be legislate it so.

The American Medical Association says “it is imperative that transgender minors be given the opportunity to explore their gender identity under the safe and supportive care of a physician,” but this bill will disincentivize physicians from doing so. This bill isn’t about changing law to allow malpractice insurers more ability to decline or shift coverage for providers more generally, it is about allowing insurers to do so **only** for providers providing medically necessary care for trans youth.

This bill, in its sole focus on healthcare for trans youth, is discriminatory. Discriminatory policies intended to target one population are attractive to those who think exclusion of some will make their own lives better. That is not the case. Policies akin to this house bill open the door to further discrimination for any and all people. To put it tersely, if this bill aimed at a particular population is passed, what is to say another one cannot be passed targeting another group. Inclusive policies focused on the well-being of everyone, however, cannot be reappropriated to be discriminatory to anyone. Ever.

I want every last person in this room, and in Colorado, to receive the best and most appropriate care available to them, because we need it– this includes healthcare for trans youth too. The only way we can ensure that we each get what we need, is if we let medical experts do their jobs, unfettered by the insecurity befallen them if this bill passes. I strongly urge a no vote on this bill, because We all deserve the highest quality of care, that we all receive that which we deserve.

Aislin (Ash) Neufeldt
She/her/hers
Advocacy and Education Manager
Rocky Mountain Equality (RMEQ)