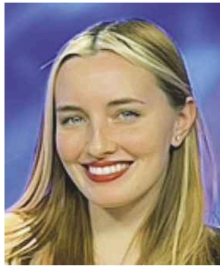


**LI People  
ON THE MOVE**  
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COMMACK SCHOOLS

**Victoria Hogan**, of Stony Brook, has been hired as assistant principal of **Commack Middle School**. Hogan previously was districtwide instructional leader in the Mineola Union Free School District.



MELISSA JONES

**Melissa Jones**, of Mastic Beach, has been hired as a PR and communications coordinator at **Discover Long Island** in Hauppauge. Jones is a recent graduate of Stony Brook University, winter of 2023.



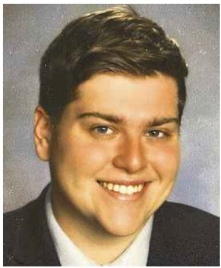
STACY BLACK

**Stacy Black**, of Plainview, has been hired as a senior project manager at **Discover Long Island** in Hauppauge. Black was director of digital projects and operations at AMC Networks in Manhattan.



TONY SCHIAVONE

**Nolan Santo**, of Glen Cove, has been hired as a digital marketing and analytics manager at **Discover Long Island** in Hauppauge. Santo was a junior digital marketing specialist at Modaromo Media in Port Washington.



MATTHEW KANE

**Matthew Kane**, of Mount Sinai, has been hired as a partnership and events coordinator at **Discover Long Island** in Hauppauge. Kane was a game logger at MLB Network in Secaucus, New Jersey.



NICOLE CORRIVEAU

**Colleen Guirand**, of Bay Shore, has been hired as a communications specialist at **Long Island Cares, Inc.** in Hauppauge. Guirand was a digital marketing assistant at Bedgear in Farmingdale.

— DIANE DANIELS

Send submissions and color headshots to [peopleonthemove@newsday.com](mailto:peopleonthemove@newsday.com)

THE ISSUE: PERSONAL FINANCE

# Options for transgender life insurance applicants

## MONEY FIX

NerdWallet

If your sex assigned at birth doesn't align with your gender identity, it could feel upsetting, awkward or confusing to answer questions about gender on a life insurance application.

Your gender identity typically doesn't affect your eligibility for life insurance or the amount and type of coverage you need, says Rikin Shah, CEO of GetSure, a life insurance brokerage based in Greenbrae, California.

Applying for most types of life insurance involves a process called underwriting, where the insurer reviews your health and other risk factors.

### Gender and life insurance

Companies look at factors like gender, age and overall health to assess risk and set prices.

"The life insurance business operates based on actuarial science and uses mortality tables to develop rates and premiums," said Wynne Nowland, a transgender woman who is CEO of Bradley & Parker, a Melville-based insurance firm, through a spokesperson.

The life insurance industry's gender-based model is generations in the making and hasn't yet grown to include transgender and nonbinary people as a whole, she said.

Insurers legally can't discriminate against or reject applicants because they're transgender or nonbinary.

Some insurers allow you to select the gender you identify with when applying for coverage. Other companies base rates on sex assigned at birth or assess applications on a case-by-case basis, so be sure to read the language on the application carefully.

### Gender-affirming care, surgery

Because insurers look at overall health and longevity as part of underwriting, you'll likely need to disclose the details of any gender-affirming care, like hormone therapy, medications and surgeries.

Before applying for life insurance, Dr. Carl Streed, research lead for the GenderCare Center at Bos-



GETTY IMAGES / VIOLETASTOIMENOVA

**Life insurers look at factors like gender and overall health. They legally can't discriminate against applicants for being transgender or nonbinary.**

ton Medical Center, suggests having key information handy. This may include how long you've been on hormone therapy, which regimens you've followed in the past and any medical conditions you've had treatment for.

Most insurers will postpone your life insurance application if you have any upcoming surgery — gender-affirming or otherwise. Since underwriters look to reduce risk, it's a good idea to hold off on applying for coverage until after major medical procedures to avoid a denial.

Having had gender-affirming surgery in the past won't necessarily affect your application or rates. However, your insurer will likely look at the details around your surgery and recovery to determine if there are any related risks or complications.

In most cases, hormone replacement therapy will trigger an additional review, Shah says. While you may end up paying a higher premium, you're unlikely to be denied coverage because of hormone therapy alone.

### Mental health conditions

Because of social stigma, discrimination and harassment, many transgender people are at risk of being diagnosed with a mental health condition, according to the 2018 Michigan Trans Health Survey. More than 72% of transgender and gender-diverse participants said they had been diagnosed with depression in their lifetime, while 73% had been diag-

nosed with anxiety.

While not disqualifying for most types of life insurance, it may make the insurer's underwriting process more thorough, Shah says.

A mental health condition that isn't well controlled could result in higher premiums or denied coverage. Working with an agent or broker can help you navigate your options.

### Types of life insurance

The level of detail you'll need to reveal depends on the type of life insurance you choose. Term life insurance and whole life insurance are the main categories, and both types have different levels of underwriting available.

A "fully underwritten" policy involves filling out a questionnaire and taking a life insurance medical exam. This process can offer affordable coverage, but often means sharing sensitive personal information.

If you'd rather maintain privacy, there are less intrusive underwriting processes for these policies:

■ **Group life insurance** Some employers sponsor free or low-cost plans with no medical exam requirement.

■ **Guaranteed issue** This whole life insurance policy skips the questionnaire and medical exam, though coverage is limited and expensive.

■ **Simplified issue** Available for term or whole coverage, simplified issue life insurance involves a quick questionnaire.