

MOTION REGARDING CREATION OF GENDER AFFIRMING CARE FEE REFERENDUM QUESTION

2025-09-25

Submitted for: 2025-09-25

Submitted to: SSMU Legislative Council

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Moved by: Dymetri Taylor
President

**Current
Status:**

- ☐ FOR APPROVAL
- ☒ APPROVED
- ☐ POSTPONED
- ☐ COMMITTED
- ☐ NOAPPROVED

Seconded by: Delaney Cahill
Arts Representative

Sienna Gigliotti
Arts Representative

Issue

Gender-affirming care is often very expensive for Two Spirit, trans, non-binary, and gender non-conforming (2STNBGN) students. Although there is provincial health coverage, there are many sizable gaps, making it difficult for 2STNBGN students to get the proper gender-affirming care (GAC) they need and deserve. This motion seeks to add a fee for students to be used for an Alumo (StudentCare) gender-affirming care insurance plan.

Background and Rationale

Given the significant gaps in provincial health coverage, private insurance plays an important role in covering costs for many aspects of gender-affirming care: from medication, to procedures, to mental health support. The existing coverage provided by SSMU through the general Alumo health insurance plan has been described as inadequate in its

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coverage of gender-affirming procedures. There are many procedures that can help 2STNBGN students that are not currently covered in the SSMU plan, causing many 2STNBGN students to be put under significant financial strain to afford necessary care. In particular, gender-affirming care is often deemed “cosmetic” by public and private health insurance plans, despite it being lifesaving care for the wellbeing of 2STNBGN people. These services are prohibitively expensive without coverage, resulting in significant mental distress for 2STNBGN people, who are disproportionately low-income and thus often unable to access procedures they need.

Furthermore, in 2023, SSMU Legislative Council approved a motion which added GAC to the existing Alumo Dental plan. That Alumo GAC insurance plan was in place from the 2023 fall semester through the end of the 2024 fall semester. When it was cancelled at the end of the fall 2024 semester, many 2STNBGN students were left without the means to access life saving healthcare. Additionally, since many procedures cannot be abruptly discontinued without the risk of complications, many 2STNBGN students had to start paying out of pocket for health care, which put them in financially precarious situations.

The proposed plan by Alumo would provide coverage for facial feminization surgeries, hair removal, and vocal surgery among other necessary coverage. The proposed plan will fund up to \$5k per procedure, with an overall \$50k cap per member.

Alignment with Mission

This motion aligns with section 3.3 of the Trans Advocacy plan, and is a continuation of the Legislative Council’s previous ruling on creating a GAC insurance system.

Consultations Completed

Consultations have been completed with the Gender and Sexuality Advocacy Committee, Queer McGill, the VP UA, and the PAC.

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**Risk Factors and
Resource
Implications**

Adding a GAC health insurance plan will cause an additional fee for students. Since the fee will be opt-outable, students will have the choice not to pay this fee.

A majority no vote for either the referendum question or for the proposal of this fee at LC would result in no Gender Affirming Care plan to be offered to students.

**Impact of
Decision
and Next Steps**

If this motion is approved by the Legislative Council, the question included in Appendix A would be included in the Fall 2025 Referendum Period by Elections SSMU and sent to the Membership for approval.

If the question is approved by the membership, the fee will go into effect as of the Fall 2026 semester, as will the GAC health insurance plan with Alumo.

(max. 200 words)

**Motion or
Resolution for
Approval**

BE IT RESOLVED THAT the Legislative Council approves the following question for the Fall 2025 Referendum period:

Whereas, gender-affirming care supports the health and wellbeing of Two Spirit, trans, non-binary, and gender non-conforming (2STNBGN) individuals. These services can be costly without insurance coverage, creating barriers and mental distress for 2STNBGN people, who are disproportionately low-income and thus often unable to access procedures;

Whereas, gaps in provincial health care coverage limit access to 2STNBGN students to receive proper and comprehensive gender-affirming care. Private insurance plays a role in covering costs of medication, procedures, mental health support, and more;

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Whereas, existing coverage provided by SSMU through the general Alumo (formerly StudentCare) health insurance plan has been reported as insufficient in covering gender-affirming procedures;

Whereas, the enhanced proposed plan by Alumo would provide coverage for facial feminization surgeries, hair removal, and vocal surgery among other necessary coverage, and will provide up to \$5k per procedure, with an overall \$50k cap per member;

Do you agree to the creation of the opt-outable SSMU Gender Affirming Care Insurance Fee at a rate of \$10.05 per student per year, payable by all SSMU members, starting in Fall 2026 until Winter 2031 (inclusive), at which point it will be brought back to the Membership for renewal?

A majority 'no' vote will result in no gender-affirming care insurance for undergraduate students, severely limiting the ability of 2SLGBTQ+ students to access essential healthcare.

Be it further resolved that the Legislative Council adopts the actionable aspects of this question with the understanding that any necessary non-substantive changes will not require the approval of the Legislative Council.

**Results of the
Vote**

- ☐ In favour (20)
 - ☐ Opposed (1)
 - ☐ Abstain (1)
-

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Appendix A : Relevant Appendix

Do you agree to the creation of the opt-outable SSMU Gender Affirming Care Insurance Fee at a rate of \$10.05 per student per year, payable by all SSMU members, starting in Winter 2026 until Winter 2031 (inclusive), at which point it will be brought back to the Membership for renewal, with the understanding that a majority 'no' vote will result in no gender-affirming care insurance for undergraduate students, severely limiting the ability for 2SLGBTQ+ students to access essential healthcare?

APPROVED