

I would like to make a submission regarding the proposed changes to the early access to superannuation for medical reasons.

I am a GP who specialises in managing the health issues arising from gender transition. I have assisted over 500 patients during their transition and beyond, and for the majority of these individuals, surgery is contemplated at some point.

Although there is no one-size-fits-all treatment plan for people with Gender Dysphoria, most will need a combination of counselling, hormone therapy and surgery in order to improve their quality of life and reduce their dysphoria.

The population of transgender people is one of the most marginalised in society, with subsequently high rates of poor mental health, and an estimated incidence of suicide attempts approaching 50%.

There is very good evidence to show that allowing transgender people access to hormone therapy and gender affirmation surgery results in improvements in quality of life scores and reduction in suicidality. Rates of regret after surgery are very low, in the order of 1%.

Gender affirmation surgery includes any of the following procedures: bilateral mastectomy (top surgery), orchidectomy, penectomy and vaginoplasty, phalloplasty, facial feminization surgery and breast augmentation.

Currently these procedures are not available in the public health system, and even with private health insurance out-of-pocket expenses are very high (\$15,000 for vaginoplasty, \$6,000 for top surgery, \$70,000 for phalloplasty). For those without insurance the costs are much higher. Some people elect to travel to South East Asian countries where surgical costs are cheaper, however the expense is still substantial, and the risk of complications and lack of available aftercare is of great concern.

There is no doubt that access to these surgeries results in improved health for our transgender patients, and reduces the risk of severe depression and suicide attempts. Indeed, for many of my patients I would categorize their surgery as life-saving.

Without the ability to access their superannuation, many of these people have no hope of ever being able to afford this important surgery. I therefore ask that any changes to the rules regarding early access take into account the importance of this option for transgender people, and that any changes do not exclude them from this access.

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