

TRANSADVOCATE

Ask Matt: Life Insurance for Trans People

By mkailey

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Abstract

A reader writes: "I'm curious if, as a trans woman, I would be considered 'higher risk' with regard to life insurance than a non-trans woman, or would be expected to calculate my risks/premiums as male rather than female. "And if I were to die suddenly, could my policy be nullified because of some trans-specific loophole [...]"

Article

A reader writes:

"I'm curious if, as a trans woman, I would be considered 'higher risk' with regard to life insurance than a non-trans woman, or would be expected to calculate my risks/premiums as male rather than female.

"And if I were to die suddenly, could my policy be nullified because of some trans-specific loophole that allowed the insurance company to claim fraud?"

"I know I should call an insurance agency to ask these questions, but I'm trying to see what's already known in the community first; cold-calling companies to ask about their trans policies tends to be quite the headache, what with the awkward silences, the long hold times, and the endless phone tag follow-up (I've experienced similar confused responses when asking companies about other matters of transgender "policy").

"I was hoping you've encountered this issue already or know someone who can point me in the right direction with my questions."

This is definitely a question for the readers, as I know nothing about life insurance. I have no one to leave anything to (and nothing to leave if I did). There must be quite a few readers out there who have life insurance policies, and I've probably even got some insurance experts as readers, so I hope that someone can shed some light on this.

Anyone out there have any thoughts or experience? Thanks in advance!

Cross-posted from Tranifesto

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