

Colleen Brown  
Whiting  
LD 380

Chairperson and Members of the Judiciary Committee,

My name is Colleen Brown, and I am a parent, grandparent, and educator. I am writing in support of LD 380, which seeks to restrict the use of insurance coverage for gender-affirming procedures.

I do not believe insurance should cover what is essentially elective, cosmetic surgery. Gender-affirming surgeries are irreversible and often carried out in emotionally vulnerable individuals. These procedures do not treat a physical illness or injury. They alter the body based on subjective identity, and I do not believe taxpayers or ratepayers should be forced to fund them.

Furthermore, I strongly oppose any such procedures being performed on minors or young adults. Research in both psychology and neuroscience confirms that the human brain, particularly the prefrontal cortex responsible for decision-making and impulse control, is not fully developed until around age 25 or 26. Allowing or encouraging life-altering surgeries before that point is, in my view, reckless and irresponsible.

LD 380 is a necessary step to protect vulnerable individuals, prevent long-term regret, and ensure that insurance systems remain focused on medically necessary care.

Thank you for your time and consideration.

Respectfully,  
Colleen Brown  
Whiting, Maine  
Parent, Grandparent, Educator