

# Problems on LGBT Communities' Medical Insurance and Constructing Research of the Solution

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**Abstract:** As a minority, the LGBT community has always received severe discrimination in medical cases. The government hasn't constructed a complete healthcare system, and the community hasn't received the respect and rights they deserve when receiving treatment. This has caused the LGBT community's health status to be way lower than the heterosexual community. As a part of society, the LGBT community needs to be accepted and helped when they receive this kind of discrimination. We also need to construct and perfect a complete healthcare system for them. For the construction of the policy, this paper used literature analysis and content analysis methods. The source of these problems is the government's lack of attention to the LGBT community, their social discrimination, and the lack of medical resources. The result of the analysis is to establish community health centers for the community, and the government should establish relevant laws for the LGBT community's rights and medical insurance. This policy research has promoted the improvement of the rights of the LGBT community, but there is no more specific research due to a lack of primary data.

**Keywords:** LGBT, Medical Insurance, Problems, Solution

## 1. Introduction

### 1.1 Research background

The LGBT community refers to all non-heterosexual individuals. This community has received widespread acknowledgment in the last few years, and people have gradually begun to accept and protect this community's rights by utilizing law. But, the LGBT community faces critical issues regarding medical insurance. Research shows that LGBT patients are discriminated against in hospitals by the medical staff. A male AIDS patient was once refused medicine when he revealed that he had made love with another male. In Mississippi, an infant about to receive medical treatment was denied hospitalization because he had homosexual parents. Yet, there is plenty of similar cases. Research in the CAP (College of American Pathologists) showed that 29% of the LGBT community had been denied medical care because of their identity.

Moreover, 21% of the LGBT community revealed that they had been verbally harassed while receiving medical care at a hospital. Discrimination in medical insurance cases has made it difficult for LGBT communities to receive medical treatment. 41% of the community living in big, urban cities have found it hard to find the same services at another hospital after being denied. Furthermore, LGBT Health Centers have not been popularized. 13 out of 51 States in America do not have LGBT Health Centers [1]. Even in an LGBT health center community, annual aiDS-related deaths have increased [2]. From the data above, we can conclude that the medical condition of the LGBT community is in very severe circumstances. This has caused a far difference in health conditions compared to the heterosexual community.

However, the LGBT community is numerous and should hold the same rights as the heterosexual community. To perfect the LGBT communities' medical health rights, to improve their health situation and equality is of utmost importance to the world.

### 1.2 Literature review

Suen and Chan discovered that the LGBT communities' medical insurance is scarcely given attention in places other than European areas and America. They found (through research in the Chinese LGBT community) that in many cases, the LGBT community was willing to describe their

sexual inclination, but times were scarce when medical staff would ask them to talk about it. A small minority of people also expressed that they had experienced negative treatment. Because of this, Suen and Chan think that medical staff should acknowledge more of the LGBT culture more. In addition, China should publish related laws to protect LGBT rights [3]. Sanchez discovered that the LGBT medical healthcare system is quite new. So far, no organizations can systematically solve and support these problems. However, they discovered that LGBT community centers are very fit to provide LGBT health services. They possess more knowledge on the topic and can provide more comprehensive and qualified services. LGBT community centers would need a generous amount of research and funding support. But LGBT community centers lack resources, which has caused the development of such centers to be barricaded [4]. Bonvicini discovered that although there is a call to action, medical staff specialized in the LGBT community still lack LGBT culture education; we should make the LGBT community's medical services differ less [5]. Most scholars' research found that the medical staff's knowledge about the LGBT community does not suffice and might even lead to negative effects or wording. This shows that the medical staff lack knowledge about the LGBT community. However, only a handful of scholars researched the LGBT medical system's bug. A community short of medical services, funding, and legal protection. Moreover, only a few articles discussed LGBT medication being injustice before giving a solution.

### 1.3 Research framework

First, this article must comprehend the LGBT community's medical situation and find the community's medical problems and discrimination. Next, advance solutions based on what kind of injustice they're experiencing. Call people to pay attention to the LGBT community's medical & healthcare situation.

## 2. Method

Reading the passage shows that only a few people discuss the topic of LGBT medical rights insurance. This paper aims to put forward a solution for the LGBT community to solve the problem of their rights. But due to not being able to attain data that LGBTs are receiving discrimination in medical circumstances and that no country has given the existing LGBT medical discrimination problem a legit solution, this study lacks supporting data.

### 2.1 Literature research

Because of this, this paper will analyze articles and pieces of text. The article on Academic.edu wrote Sanchez's discussion about how LGBT community centers are a good place to provide LGBT medical services. This also inspired the thought of constructing such a center because, in LGBT service centers, the medical staff would supply more knowledge about their patients and avoid discrimination. But the discussion also comes down to the question of LGBT centers' insufficient funds, preventing them from constructing complete medical healthcare systems [4]. It seems that the government should establish professional LGBT offices to provide services for the LGBT community and provide funding for the construction of LGBT medical healthcare centers.

### 2.2 Content analysis

Analyzing the LGBT community's healthcare situation shows us that the LGBT community mainly receives discrimination from medical staff. Furthermore, many countries do not have acts proposed for the LGBT community's medical insurance. Even in countries with LGBT laws, their medical insurance is weak, not to mention their community's healthcare centers are very scarce. These happenings show that the LGBT community lacks medical resources. The analysis of the methods above provides a realistic theoretical basis and establishes the method: to establish an LGBT community and healthcare center in the community.

This way, we can effectively increase the medical resources of LGBT communities. Government departments should do a good job of investigating the health problems LGBT groups face and

respecting and safeguarding their rights. The government intervention can reduce the discrimination LGBT communities receive in medical treatment. The main method is establishing health centers funded by the government so that LGBT groups can have decent medical services in the community; this also prevents discrimination.

### 3. Results

#### 3.1. Current development analysis

Current LGBT community medical insurance and trend analysis: First, there are no medical or legal protections for LGBT communities. In some countries, LGBT is legalized, but other laws related to LGBT rights have not been improved. Furthermore, LGBT hasn't been legalized in several countries. This has made it harder for the LGBT community to protect their rights.

Due to the imperfection of the law and the negative attitude of government departments toward LGBT, the rights of LGBT community medical insurance have been lost. LGBT will receive discrimination from doctors when seeking medical treatment and even refuse to treat them because of their sexual orientation. Also, few health care workers are trained in LGBT therapy, which increases the therapeutic tension between provider and patient. There has another study that proves that point. This study used purposive sampling to recruit nine women between 18 and 24 who identified as belonging to the LGBT group at a university in the Southwestern United States. Their interviews showed that disclosing sexual orientation and provider attitudes were important factors negatively affecting their healthcare delivery experiences [6]. This has led to the LGBT group being unwilling to seek medical treatment, but there is no good way to replace the hospital treatment. Although there are a small number of LGBT healthcare centers in the United States, many states do not have LGBT healthcare centers. In addition, the survey shows that LGBT adolescents have earlier ages of high-risk sexual behavior and contact sex, an increase in the number of known and anonymous sexual partners, and a lack of safety education. This puts the rate of HIV, gonorrhea, and chlamydia those diseases among LGBT adolescents at twice the rate of heterosexual males [7].

The LGBT community also confronts bullying from their peers and rejection from their families. At school, LGBT students are frequently bullied. They frequently get into fights, skip school, and battle with emotional anguish and behavioral issues. According to the Youth Risk Behavior Survey (YRBS), 34 percent of LGBT teenagers were bullied at school in 2016, 18 percent experienced forced sex, 23 percent were sexual violence victims, and 18 percent had physical violence. Another survey backs up this assertion. Sexual minority students were shown to be at higher risk of harassment, weapon harm, and bullying than heterosexual students in a survey of ten states and ten big urban school districts in the United States. Suicidal ideation can be exacerbated by verbal and physical harassment, as well as other variables such as substance abuse and familial rejection [8]. Another factor is family rejection, which is common among LGBT young households. Many families are still hostile to the LGBT community, and this aversion is especially strong among families of poor socioeconomic position, religious convictions, and immigrants. According to a survey conducted in Massachusetts, LGBT young people are either forced out of their households or feel unwelcome at home. As a result, LGBT youth are more likely to have poor physical and mental health [9]. Because of these factors, the LGBT community has a lower health status than the heterosexual community.

LGBT is becoming more recognized in society, but there will still be negativity towards their community and even the existence of homophobia. However, more and more people speak for LGBT and propose that the government pay attention to the rights of the LGBT community. This shows that society is accepting LGBT bit by bit. In the future, there will be growing voices speaking for LGBT.

#### 3.2 Problem identify

The problem now is that LGBT groups are discriminated against in medical treatment and that there is no perfect medical insurance system. As the people who should speak and protect their rights,

the government did not make laws or publicize the idea. LGBT has not received enough attention, and the community has no financial support, no government support, and many healthcare problems.

Discrimination from medical staff is by far the most serious problem. Staff either disagree with providing treatment for the LGBT community or verbally insult the community during treatment, especially in large cities. If a portion of the LGBT community searched for centers dedicated to providing LGBT medical services, they needed to go to other states, which is both expensive and inconvenient. At the same time, this kind of discrimination has also affected LGBT psychology and declined their health status.

The common feature of these problems is the social discrimination against LGBT, which damages their medical rights. And because the LGBT community does not have enough power, the government does not respond efficiently to solve the problem, resulting in the scarcity of medical resources.

### **3.3 Reasons analysis**

By analyzing these problems, this paper believes that the first reason is that people do not recognize and understand the LGBT community, and the differences in ideas lead to discrimination in behavior. The LGBT community has become well known in recent years. Although the LGBTQ group exists in history, it does not occupy a dominant position, so no one pays attention to the rights and interests of the LGBT group. Throughout history, LGBT has been in a relatively inferior state. The position of this disadvantage also continues to this day. People have recently begun to speak up for the LGBT community.

And because a portion of the LGBT community is unwilling to disclose their sexual orientation, the government lacks data when collecting data for investigation, preventing the government from forming countermeasures. Young LGBT people have a hard time telling their doctors about their sexual orientation. Some physicians are unprepared to deal with the issues of members of this group. According to a survey, the LGBT community is more likely to discuss their sexual orientation with their doctor. According to the survey, 68 percent of sexual minority adolescents don't talk about their sexual orientation, and 90 percent are hesitant to tell their clinicians about it [10]. Most national and state surveys lack suitable gender and sexual identity questions, making it impossible to determine the number of LGBT people and their health-care requirements [11]. Here is an example: In 2018, the UK proposed an LGBT action plan. Because of the discrimination against LGBT in the UK, the UK government wants to alleviate the discrimination against LGBT in work, healthcare, education, and safety [12]. But in the end, the government failed to bring up effective methods. The government explained that the data they gathered from the survey was not enough to support them in making reasonable and effective suggestions.

At last, this action plan did not have any method or idea to implement. We can see from this example that the lack of LGBT data is a serious problem.

## **4. Discussion**

### **4.1 Amend the bill for LGBT groups**

The population base of LGBT is comparatively large, and the problems exposed are also common. Therefore, this paper should be suggested that the government amend the bill for LGBT groups. Legislation on medical security for the LGBT community should stipulate that medical staff should respect others' sexual orientation when accepting LGBT patients. Do not carry out verbal attacks and physical humiliation, and do not refuse to provide medical services for the LGBT community.

Moreover, the act should provide specific rights for the LGBT community. For example, the United States stipulates that at least one LGBT medical healthcare center should be established in each state. The total LGBT population in that state should be collected so that the LGBT healthcare center can meet the community's demands. In addition, the staff of the healthcare centers should be specially trained to ensure that their treatment services will make the LGBT people feel comfortable and ensure their health status.

#### **4.2 Establish medical healthcare centers in LGBT communities**

First, we should understand the distribution of LGBT in various cities, provinces, and states. Then establish LGBT centers in concentrated areas. In the LGBT society, services will be specially provided. The medical healthcare centers must exist in the community because LGBT groups will have a more sense of security when treated in the community and aren't likely to be insulted or discriminated against. Establishing such centers in the community has brought medical insurance to LGBT people, removing obstacles to receiving treatment. This aims to improve the LGBT medical insurance system, give the LGBT community a perfect medical system, and provide ground-level convenience for the community. This solves the problem of LGBT medical treatment, and their health status will rise accordingly.

#### **4.3 Reduces the discrimination against the LGBT community**

First, when medical staff conducts medical training, they should specifically study the health and psychological status of the LGBT community. They should learn how to treat them with a friendly attitude during diagnosis and treatment. We should try our best to create an LGBT-friendly atmosphere and include LGBT communities in society. Trying to eliminate the discrimination against LGBT groups in society, letting them feel a friendly atmosphere, is conducive to their mental health.

Regarding this, the government should strengthen publicity work to let people know that the LGBT community is to promote the concept of equality and understand that they need people's respect. We should promote educating people to be equal to the LGBT community and not treat others differently. This reduces the discrimination against the LGBT community and helps protect their medical insurance rights.

### **5. Conclusion**

#### **5.1 Findings**

In this study, we found that the healthcare system of the LGBT community was imperfect, and they suffered discrimination in treatment. This is because the state does not pay enough attention to the community. They have not established relevant laws and policies for the LGBT community to ensure their due rights. In many countries, LGBT has not been legalized. Therefore, they cannot protect the rights of the LGBT community at a national level. Social disapproval of sexual minorities is also one of the reasons why they receive discrimination in medical treatment. The lack of medical insurance also includes that the concept of LGBT needs further time to be recognized by society, and the LGBT community does not have enough medical resources.

#### **5.2 Value**

This article's significance calls on society to pay attention to the rights and health problems of LGBT people, who should get the same rights as heterosexual groups. Let society know that the LGBT community faces a difficult situation and has a much lower health status than heterosexuals. It should be used to promote the improvement of the LGBT medical system.

#### **5.3 Limitations and Future studies**

This study uses the literature analysis method, but there is little literature on the LGBT community's medical problems, so the article has some limitations. Since primary data isn't available in this study, it is impossible to build and analyze the LGBT medical healthcare system. In the future, we can obtain more primary data on the LGBT community through surveys and interviews and put forward more specific suggestions for constructing the LGBT medical healthcare system.

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