

# Trans Health Project

Working for Transgender Equal Rights

### **Health Insurance Medical Policies**

## Gender Dysphoria / Gender Reassignment

Virtually all major insurance companies recognize that transgender-related medical care is medically necessary and have a written policy describing their criteria for when plans they administer will cover it. Below is a list of such policies.

The fact that an insurance company is listed below *does not* mean that your particular plan will follow these guidelines. You must <u>look to your individual policy</u> to determine if transgender care is covered or excluded. Only if it is covered will the policies below apply.

Medical policies are frequently updated. Please <u>contact us</u> if your company's policy is not listed or is out of date.

### **Aetna**

- Endometrial Ablation
- Gender Affirming Surgery
- Gonadotropin-Releasing Hormone Analogs and Antagonists
- Gonadotropin-Releasing Hormone Analogs and Antagonists (Medicare)
- Implantable Hormone Pellets
- Implantable Hormone Pellets
- Melodic Intonation Therapy
- <u>Testosterone Cypionate Injection (Depo-Testosterone)</u>
- Testosterone Enanthate Injection
- Testosterone Undecanoate Injection (Aveed)
- · Voice Therapy

### Ambetter Peach State Health Plan (Centene Corporation)

Gender Affirming Procedures

### **Ambetter from Buckeye Health Plan (Centene Corporation)**

Endometrial Ablation

### **AmeriHealth**

- Androgens
- Gender Affirming Interventions
- Gonadotropin-Releasing Hormone Agonist (Eligard®, Lupron Depot®)

### **Amerigroup**

• Endometrial Ablation

### **Amida Care**

• Clinical Guidelines and Coverage Criteria for the Treatment of Gender Dysphoria

### Anthem

- Gender Affirming Surgery
- · Gonadotropin Releasing Hormone Analogs (GnRH) for the Treatment of Non-Oncologic Indications
- Subcutaneous Hormonal Implants
- Testosterone, Injectable

### **Anthem Blue Cross (California)**

Gender Affirming Surgery

### **Anthem Blue Cross Blue Shield**

- Endometrial Ablation
- Gender Affirming Surgery

### **Aspirus Arise**

Gender Dysphoria Treatment

### **Asuris**

• Gender Affirming Interventions for Gender Dysphoria

### AvMed

• Gender Reassignment Surgery

### **Blue Cross Blue Shield Federal Employee Program**

- GnRH Gender Dysphoria
- GnRH Gender Dysphoria

### **Blue Cross Blue Shield of Arkansas**

Gender Affirming Surgery

### **Blue Cross Blue Shield of Florida**

Gender Affirmation Surgery

### **Blue Cross Blue Shield of Illinois**

• Gender Assignment Surgery and Gender Reassignment Surgery with Related Services

### **Blue Cross Blue Shield of Kansas**

Surgical Treatment for Gender Dysphoria

### Blue Cross Blue Shield of Kansas City

• Gender Affirmation Services

### **Blue Cross Blue Shield of Massachusetts**

• Gender Affirming Services

### **Blue Cross Blue Shield of Michigan**

Gender Affirming Services

### **Blue Cross Blue Shield of Minnesota**

• Gender Affirming Procedures for Gender Dysphoria

### **Blue Cross Blue Shield of Montana**

• Gender Assignment Surgery and Gender Reassignment Surgery with Related Services

### Blue Cross Blue Shield of New Mexico

• Gender Assignment Surgery and Gender Reassignment Surgery with Related Services

### **Blue Cross Blue Shield of North Carolina**

• Gender Confirmation Surgery

### **Blue Cross Blue Shield of North Dakota**

• Gender Affirmation Treatment

### Blue Cross Blue Shield of Oklahoma

• Gender Assignment Surgery and Gender Reassignment Surgery with Related Services

### Blue Cross Blue Shield of Rhode Island

• Gender Affirming Care

### **Blue Cross Blue Shield of Tennessee**

• Gender Reassignment Surgery

### **Blue Cross Blue Shield of Texas**

Gender Assignment Surgery and Gender Reassignment Surgery with Related Services

### **Blue Cross Blue Shield of Vermont**

Gender Affirming Services (Trans Services)

### Blue Cross and Blue Shield of Alabama

Transgender Services Benefits

### Blue Cross and Blue Shield of Florida

Gonadotropin Releasing Hormone Analogs and Antagonists

### Blue Cross and Blue Shield of Nebraska

- Androgens
- Gender Reassignment Surgery

### **Blue Cross of Idaho**

• Gender Affirming Services

### **BlueChoice Healthplan of South Carolina**

Gender Affirmation Surgery and Hormone Therapy

### **BlueCross BlueShield of South Carolina**

• Gender Affirmation Surgery and Hormone Therapy

### **BlueCross BlueShield of Western New York**

Gender Affirming Surgery

### **Boston Medical Center HealthNet Plan / Well Sense**

- Gender Affirmation Surgeries
- GnRH Agents

### **BridgeSpan Health**

• Gender Affirming Interventions for Gender Dysphoria

### California

• Gender Reassignment Surgery

### **Capital BlueCross**

• GENDER AFFIRMING SURGERY

### **CareFirst BlueCross BlueShield**

• Gender Affirmation Services / Gender Dysphoria

### CareSource

- Gender Affirming Surgery
- · Gender Dysphoria (Georgia Medicaid)
- · Gender Dysphoria (Indiana Medicaid)
- · Gender Dysphoria (Ohio Marketplace)
- · Gender Dysphoria (Ohio Medicaid)

### Cigna

• Gender Dysphoria Treatment

### ConnectiCare

- Gender Affirming/Reassignment Surgery (Commerical/Medicare)
- Gender Reassignment Surgery (Medicare)

### **Elevance Health**

Gender Affirming Surgery

### **EmblemHealth - Connecticut**

• Gender Affirming Surgery

### **Empire Blue Cross Blue Shield**

Endometrial Ablation

### **Empire Blue Cross Blue Shield (Anthem)**

Gender Affirming Surgery

### **Excellus Blue Cross Blue Shield**

- Behavioral Health Treatment for Gender Dysphoria
- Gender Reassignment/Gender Affirming Surgery and Treatments
- Medical Services for Transgender Individuals

### **Fallon Health**

• Gender Affirmation Services

### **GEHA**

• Gender Affirmation Surgery

### **Gateway Health**

· Gender Transition Services

### **Geisinger Health Plan**

• Gender Dysphoria and Gender Confirmation Treatment

### **Harvard Pilgrim Health Care**

• Gender Affirming Services

### Harvard Pilgrim Health Care (Stride HMO Medicare Advantage)

• Transgender Health Services

### **Hawaii Medical Service Association**

• Gender Identity Services

### **Health Net**

• Gender Affirming Procedures

### **HealthPartners**

• Surgical treatment of gender dysphoria

### **Healthy Blue (Louisiana Medicaid)**

- Endometrial Ablation
- Gender Reassignment Surgery

### Highmark (Pennsylvania)

• Gender Affirmation Surgery

### Highmark (Pennsylvania)

• Testosterone Androgens

### Highmark Blue Cross Blue Shield of Delaware

- Gender Affirmation Surgery
- Gonadotropin Releasing Hormones (GnRHs) Analogs
- <u>Testosterone Androgens</u>

### **Highmark Blue Cross Blue Shield of NY**

• Gonadotropin Releasing Hormones (GnRHs) Analogs

### Highmark Blue Cross Blue Shield of West Virginia

- Gender Affirmation Surgery
- Gonadotropin Releasing Hormones (GnRHs) Analogs
- Testosterone Androgens

### Horizon Blue Cross Blue Shield of New Jersey

- Drug Therapy for Transgender Policy
- Gender Reassignment/Gender Affirming Surgery

#### Humana

• Gender Affirmation Surgery

### **Husky Health Connecticut (Medicaid)**

• Gender Reassignment Services

### **Independence Blue Cross**

- Treatment of Gender Dysphoria
- Treatment of Gender Dysphoria (Medicare Advantage)

### Inland Empire Health Plan (IEHP) (Medi-Cal)

• Gender Dysphoria

### **Johns Hopkins Healthcare**

• Gender Affirming Treatment & Procedures

### Kaiser Foundation Health Plan of Washington

• Gender Affirming Surgeries

### **Kaiser Permanente**

Gender-Affirming Voice Modification Surgery

### Kaiser Permanente Northwest Region

- Gender-Affirming Facial Procedures
- Gender-Affirming Procedures
- Physical/Occupational/Speech Therapy

### LifeWise

• Gender Transition/Affirmation Surgery and Related Services

### Louisiana Healthcare Connections (Centene Corporation - Medicaid)

• Gender-Affirming Procedures

### MCG Health

• Gender Affirming Surgery

### Mass General Brigham Health Plan

- Assisted Reproductive Services/Infertility Services
- Gender Affirming Procedures

### **Mass Health**

Gender-Affirming Surgery

### Medica

• Gender Affirmation Procedures

### **Medical Mutual**

- Gender Affirming Surgery
- Gonadotropin-Releasing Hormone Agonists Injectable Long-Acting Products
- Testosterone Injection and Pellet

### Medicare

· National Coverage Determination (NCD) for Gender Dysphoria and Gender Reassignment Surgery

### **Minnesota Health Care Programs**

• Gender-Confirming Surgery

### **Moda Health Plan**

• Gender Confirming Surgery

### Molina Healthcare

• Gender Affirmation Treatment and Procedures

### Neighborhood Health Plan of Rhode Island

• Gender Dysphoria Treatment

### **Network Health**

• Transgender and Gender Dysphoria/Gender Incongruence Services

### **New York**

· Gender Reassignment Surgery

### **Northeastern New York**

• Gonadotropin-Releasing Hormone Agonists

### **Optimum HealthCare**

• <u>Testosterone</u>

### Oregon Health Authority (Oregon Health Plan)

• Prioritized List of Health Services - Gender Dysphoria/Transsexualism

### Oscar

• Sex Reassignment Surgery (Gender Affirmation Surgery) and Non-Surgical Services

#### **Palmetto**

• Gender Reassignment Services for Gender Dysphoria

### **Paramount**

• Gender Reassignment Surgery

#### **Premera Blue Cross**

• Gender Transition/Affirmation Surgery and Related Services

### Presbyterian

Gender Affirming Treatment and Surgery

### **Priority Health**

Gender Affirming Surgery

### **Providence Health Plans and Providence Health Assurance**

• Gender Affirming Surgical Interventions

### Regence

- Gender Affirming Interventions for Gender Dysphoria
- Gender Affirming Interventions for Gender Dysphoria (Medicare Advantage)

### Select Health

• Gender Affirming Medical and Surgical Treatment

### **Tufts Health Plan**

Gender Affirming Services

### **UPMC Health Plan**

• Gender Affirmation Surgery

### **UniCare (Anthem)**

Gender Affirming Surgery

### Uniform Medical Plan Uniform Medical Plan (Washington State Health Care Authority)

Gender Affirming Interventions for Gender Dysphoria

### UnitedHealthcare

- Gender Dysphoria and Gender Reassignment Surgery (NCD 140.9) (Medicare Advantage)
- Gender Dysphoria Treatment (Commercial Plans)
- Gender Dysphoria Treatment (Community Plan)
- Gonadotropin Releasing Hormone Analogs
- Testosterone Replacement or Supplementation Therapy (Commercial)
- Testosterone Replacement or Supplementation Therapy (Community Plan)

### **UnitedHealthcare Oxford**

Maximum Dosage and Frequency [testosterone]

### UnitedHealthcare West

- Gender Dysphoria (Gender Identity Disorder) Treatment (Oregon)
- · Gender Dysphoria Treatment Excluding California and Washington (Oklahoma, Oregon, Texas)

### UnitedHealthcare of California

• Gender Dysphoria (Gender Identity Disorder) Treatment (California)

### **UnitedHealthcare of Washington**

• Gender Dysphoria (Gender Identity Disorder) Treatment (Washington)

### **Univera Healthcare**

Gender Affirming Surgery and Treatments

### **University Health Alliance**

• Gender Identity Services

### Visiant (Medicare Advantage Medical Policy for Premera Blue Cross)

• Gender Reassignment Surgery

### **WEA Trust**

• Transgender Affirmation Surgery

### WPS Health Insurance | Arise Health Plan

• Gender Dysphoria Treatment

### WellCare

• Gender-Affirming Procedures

### WellPoint - UniCare

• Gender Reassignment Surgery

### **Wellmark Blue Cross Blue Shield**

<u>Testosterone – Topical/Buccal/Nasal/Oral</u>

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