



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 [look to your individual policy](#) 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 Please [contact us](#) if your company's policy is not listed or is out of date.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](#)
- [Testosterone Cypionate Injection \(Depo-Testosterone\)](#)
- [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](#)
- [Testosterone Androgens](#)

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

- [Testosterone](#)

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](#)

Premiera 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 Premiera 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

- [Testosterone – Topical/Buccal/Nasal/Oral](#)

Content last updated on May 20, 2021 - PDF generated from: <https://transhealthproject.org/resources/health-insurance-medical-policies/views/> on Aug. 28, 2025.

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