



# Trans Health Project

*Working for Transgender Equal Rights*

## Health Insurance Medical Policies

### Gender Dysphoria / Gender Reassignment

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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 Please [contact us](#) if your company's policy is not listed or is out of date.

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#### **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](#)

#### **Alliant Health Services**

- [Alliant Gender Reassignment Surgery](#)

#### **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](#)

**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**

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

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