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 Please contact us if your company's policy is not listed or is out of date.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

**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 (Eliqard®, 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/Occcupational/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