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 Please contact us if your company's policy is not listed or is out of date.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

Alliant Health Services

- Alliant Gender Reassignment Surgery

Ambetter Peach State Health Plan (Centene Corporation)

- Gender Affirming Surgery

Ambetter from Buckeye Health Plan (Centene Corporation)

- Endometrial Ablation
- Gender-Affirming Procedures
- Leuprolide Acetate (Eligard, Lupaneta Pack, Lupron Depot, Lupron Depot-Ped)

AmeriHealth

- Androgens
- Gonadotropin-Releasing Hormone Agonist (Eligard®, Lupron Depot®)
- Treatment of Gender Dysphoria

AmeriHealth Caritas of Florida

- Implantable testosterone pellets

AmeriHealth Caritas of Louisiana

- Gender Dysphoria
- **Implantable Testosterone Pellets**

AmeriHealth Caritas of New Hampshire
- **Gender-Conforming Facial Surgery**

Amerigroup
- **Endometrial Ablation**

Amerigroup (Anthem)
- **Gender Affirming Surgery**

Amida Care
- **Clinical Guidelines and Coverage Criteria for the Treatment of Gender Dysphoria**

Anthem
- **Endometrial Ablation**
- **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
- **Gender Affirming Surgery**

Arkansas Blue Cross Blue Shield
- **Gender Reassignment Surgery for Gender Dysphoria**

Aspirus Arise
- **Gender Dysphoria Treatment**

Asuris
- **Transgender Services**

AvMed
- **Gender Reassignment Surgery**

Blue Cross Blue Shield Federal Employee Program
- **GnRH**
- **GnRH Gender Dysphoria**

Blue Cross Blue Shield of Illinois
- **Gender Assignment Surgery and Gender Reassignment Surgery with Related Services**

Blue Cross Blue Shield of Kansas
- **Sex Reassignment Surgery**
Blue Cross Blue Shield of Kansas City
  • Treatment of Gender Dysphoria

Blue Cross Blue Shield of Massachusetts
  • Gender Affirming Services (Transgender 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 and Hormone Therapy

Blue Cross Blue Shield of North Dakota
  • Gender Reassignment Surgery

Blue Cross Blue Shield of Oklahoma
  • Gender Assignment Surgery and Gender Reassignment Surgery with Related Services

Blue Cross Blue Shield of Rhode Island
  • Gender Reassignment Surgery

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
  • Gender Affirmation Surgery
    • Gonadotropin Releasing Hormone Analogs and Antagonists

Blue Cross and Blue Shield of Nebraska
  • Androgens
  • Transgender Reassignment Surgery
Blue Cross of Idaho
  • Gender Reassignment

BlueChoice Healthplan of South Carolina
  • Gender Affirming Surgery

BlueCross BlueShield of South Carolina
  • Gender Reassignment Surgery

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 (FORMERLY REASSIGNMENT SURGERY FOR GENDER DYSPHORIA)

CareAllies
  • Treatment of Gender Dysphoria

CareFirst BlueCross BlueShield
  • Gender Affirmation Services /Gender Dysphoria

CareSource
  • Gender Dysphoria (Georgia Marketplace)
  • Gender Dysphoria (Georgia Medicaid)
  • Gender Dysphoria (Indiana Medicaid)
  • Gender Dysphoria (Kentucky Marketplace)
  • Gender Dysphoria (Ohio Marketplace)
  • Gender Dysphoria (Ohio Medicaid)
  • Gender Dysphoria (West Virginia Marketplace)

Cigna
  • Treatment of Gender Dysphoria

ConnectiCare
  • Gender Affirming/Reassignment Surgery (Commercial)
  • Gender Reassignment Surgery (Medicare)

EmblemHealth - New York
  • Gender Affirming/Reassignment Surgery - New York
Empire Blue Cross Blue Shield
- Endometrial Ablation

Empire Blue Cross Blue Shield (Anthem)
- Gender Affirming Surgery

Excelsus 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
- Surgical Treatment of Gender Dysphoria

Gateway Health
- Gender Transition Services

Geisinger Health Plan
- Gender Dysphoria and Gender Confirmation Treatment

HMSA
- Gender Identity Services

Harvard Pilgrim Health Care
- Transgender Health 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
- Gender Reassignment Surgery

Healthy Blue (Louisiana Medicaid)
- Endometrial Ablation
- Gender Reassignment Surgery

Highmark Blue Cross Blue Shield (Pennsylvania)
- Gender Affirmation Surgery
- Testosterone Androgens
Highmark Blue Cross Blue Shield Delaware

- Gender Affirmation Surgery
- Testosterone Androgens

Highmark Delaware

- Gonadotropin Releasing Hormones (GnRHs) Analogs

Highmark West Virginia

- Gender Affirmation Surgery
- Testosterone Androgens

Horizon Blue Cross Blue Shield of New Jersey

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

Humana

- Gender Reassignment 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 Affirmation Treatment & Procedures

Kaiser Foundation Health Plan of Washington

- Gender Reassignment Surgery

Kaiser Permanente Northwest Region

- Gender-Affirming Facial Procedures Medical Necessity Criteria
- Physical/Occupational/Speech Therapy Medical Necessity Criteria
- Transgender Surgery
- WA PEBB Breast Augmentation Surgery Criteria for Gender Transition

Kaiser Permanente of Northern California

- Transgender Care (not a medical policy)

LifeWise

- Gender Reassignment Surgery

Louisiana Healthcare Connections (Centene Corporation - Medicaid)

- Gender-Affirming Procedures
Mass General Brigham Health Plan

- Assisted Reproductive Services/Infertility Services
- Gender Affirming Procedures

Medi-Cal

- Transgender Services

Medica

- Gender Reassignment Surgery

Medical Mutual

- Gender Dysphoria Treatment
- Leuprolide long-acting
- 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 Dysphoria Treatment

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, Inc.

- 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 Reassignment Surgery

Presbyterian
  • Gender Dysphoria/Gender Identity Disorder Treatment

Prestige
  • Gender-Conforming Facial Surgery

Prestige Health Choice
  • Gender Dysphoria
  • Implantable Testosterone Pellets

Priority Health
  • Gender Reassignment 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 of South Carolina
  • Implantable Testosterone Pellets

Tufts Health Plan
  • Transgender Surgical Procedures

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: Clinical Criteria and Policy

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
• Subcutaneous Implantable Hormone Pellets (Louisiana)
• Testosterone Replacement or Supplementation Therapy (Commercial)
• Testosterone Replacement or Supplementation Therapy (Community Plan)

UnitedHealthcare Oxford

• Gender Dysphoria Treatment
• Gonadotropin Releasing Hormone Analogs
• Maximum Dosage and Frequency [testosterone]
• Prior Authorization/Medical Necessity – Topical Androgens

UnitedHealthcare West

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

UnitedHealthcare of California

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

Univera Healthcare

• Gender Reassignment/Gender Affirming Surgery and Treatments for Medicaid Managed Care Plan (MMCP) and Health and Recovery Plan (HARP) Members

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 Reassignment Surgery

WellPoint - UniCare

• Gender Reassignment Surgery

Wellmark Blue Cross Blue Shield

• Testosterone – Topical/Buccal/Nasal/Oral


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