



Trans Health Project

Working for Transgender Equal Rights

Health Insurance Medical Policies

Medicare

Medicare must cover medically necessary transgender-related care. Some Medicare Advantage plans have more specific criteria that that insurance company applies.

Blue Cross Blue Shield of Rhode Island (BlueCHIP for Medicare and Commercial Products)

- [Gender Reassignment Surgery](#)

Blue Cross and Blue Shield of Florida

- [Gender Reassignment Surgery](#)

ConnectiCare

- [Gender Reassignment Surgery \(Medicare\)](#)

Geisinger Health Plan

- [Gender Dysphoria and Gender Confirmation Treatment](#)

Harvard Pilgrim Health Care (Stride HMO Medicare Advantage)

- [Transgender Health Services](#)

Highmark Pennsylvania

- [Testosterone Androgens](#)

Independence Blue Cross

- [Treatment of Gender Dysphoria \(Medicare Advantage\)](#)

Kaiser Permanente Northwest Region

- [Gender-Affirming Facial Procedures Medical Necessity Criteria](#)
- [Physical/Occupational/Speech Therapy Medical Necessity Criteria](#)

Medicare

- [National Coverage Determination \(NCD\) for Gender Dysphoria and Gender Reassignment Surgery](#)

Optimum HealthCare, Inc.

- [Testosterone](#)

Palmetto

- [Gender Reassignment Services for Gender Dysphoria](#)

Regence

- [Gender Affirming Interventions for Gender Dysphoria \(Medicare Advantage\)](#)

UPMC Health Plan

- [Gender Affirmation Surgery](#)

UnitedHealthcare

- [Gender Dysphoria and Gender Reassignment Surgery \(NCD 140.9\) \(Medicare Advantage\)](#)

Visiant (Medicare Advantage Medical Policy for Premera Blue Cross)

- [Gender Reassignment Surgery](#)

WellCare

- [Gender Reassignment Surgery](#)

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