



Trans Health Project

Working for Transgender Equal Rights

New Jersey Health Insurance Guidance

New Jersey has explicit insurance guidance on transgender-related health care.

Statutes:

N.J.S.A. 17:48A-7II(4)(a-b)

Summary:

Prohibits denying or limited coverage for services related to gender identity. Includes hormone therapy, hysterectomy, mastectomy, and vocal training explicitly.

[2016 S.B. 3017, N.J. 217th Legislature - Second Annual Session \(enacted July 21, 2017\)](#)

Summary:

This legislation prohibits health insurers and health maintenance organizations, as well as health benefits plans or contracts which are issued or purchased pursuant to the New Jersey Individual Health Coverage Program, New Jersey Small Employer Health Benefits Program, State Health Benefits Program, School Employees' Health Benefits Program, and the Medicaid Program from discriminating in the provision of coverage on the basis of gender identity or expression. This bill also prohibits contracts between certain health care providers who provide health care services to the State's inmate population, such as University Correctional Health Care, and the New Jersey Department of Corrections, the Juvenile Justice Commission, the State Parole Board, or any other State or local entity from discriminating in the provision of coverage on the basis of gender identity or expression.

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