



Trans Health Project

Working for Transgender Equal Rights

Pennsylvania Health Insurance Guidance

Pennsylvania has explicit insurance guidance on transgender-related health care.

Bulletins and Announcements:

Bulletin: [Notice Regarding Nondiscrimination, Notice 2016-05, 46 Pa. Bulletin 2251](#)

Issued by: Pennsylvania Bureau of Life, Accident and Health, Office of Insurance Product Regulation

Issued on: April 30, 2015

Summary:

Interpreting The Insurance Company Law of 1921, the Unfair Insurance Practices Act, and Section 1557 of the Affordable Care Act to mean that "a policy will not exclude services based on gender identity and will not contain a categorical exclusion of coverage for all health services related to gender transition, as described in the OCR Proposed Rule, and also will affirmatively provide that medically necessary covered services will be available to a policyholder regardless of their gender identity."

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