



# Trans Health Project

*Working for Transgender Equal Rights*

## Vermont Health Insurance Guidance

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

### **Bulletins and Announcements:**

**Bulletin:** [Insurance Bulletin No. 174, Guidance Regarding Prohibited Discrimination on the Basis of Gender Identity Including Medically Necessary Gender Dysphoria Surgery and Related Health Care \(2019\)](#)

**Issued by:** Vermont Department of Financial Regulation, Division of Insurance

**Issued on:** June 19, 2019

### **Summary:**

Health plans "shall not exclude coverage for medically necessary treatment including gender affirmation surgery for gender dysphoria and related health conditions. In addition, insurers may not deny coverage of gender affirmation surgery as not medically necessary on the basis of age without other clinical factors or circumstances supporting the decision."

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