

TRANS HEALTH INSURANCE GUIDE TO THE MARKETPLACE

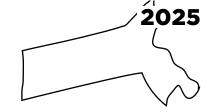
MASSACHUSETTS

Plans sold through HealthCare.gov cannot:

REFUSE TO INSURE OR DENY COVERAGE based on gender identity **HAVE BLANKET EXCLUSIONS** that deny gender-affirming care **LIMIT ACCESS** to preventive services (like breast or prostate exams) based on sex assigned at birth, gender identity, or gender marker

ALWAYS GET PRIOR AUTHORIZATION

from your health insurance company for any gender-affirming care services or procedures. Forms are available through your healthcare provider. Contact your insurer for a list of their requirements.



CLEAR COVERAGE



Plans explicitly cover medically necessary genderaffirming care if you meet plan-specific requirements. Check plan documents for more information.

Blue Cross Blue Shield Harvard Pilgrim Tufts

Fallon Health Mass General Brigham UnitedHealthcare WellSense

SOME EXCLUSIONS



Plans explicitly exclude some gender-affirming care and may result in denials even if medically necessary. Call the insurer and check plan documents for more information.

None

SILENT



Plans may cover gender-affirming care, but the plan documents are silent or unavailable. Call the insurer directly for more information.

None

BROAD EXCLUSIONS



Plans explicitly exclude all gender-affirming care and may result in denials even if medically necessary. Check plan documents for more information.

None

Disclaimer: This information applies to gender-affirming care only. These ratings were compiled by Out2Enroll through a review of silver marketplace plans. This Guide is provided solely for informational purposes and should not be used as a substitute for a full review of each plan based on an individual's medical needs. You should carefully **review each plan to ensure it meets your unique health needs**, including plans that are listed as having clear coverage.

EXPECT MORE, DEMAND MORE FROM ALL PLANS

Coverage denied? Appeal, appeal. Learn more at bit.ly/2hGFuWn

Exclusion in your plan? Discrimination by your insurer or provider? File a complaint with your state insurance department or request an external review. Learn more at out2enroll.org/consumer-resources

More info on choosing plans and navigating denials at transhealthproject.org

NEED MORE INFORMATION?

For additional plan-specific information, please visit: **out2enroll.org/trans-guides**

To make a free appointment with a trans-affirming assister, visit: **out2enroll.org/enrollment-help**

4 out of 5 people can find a plan for \$10/month or less! Only at **HealthCare.gov**