


# TRANSGENDER HEALTH INSURANCE GUIDE TO THE MARKETPLACE

**KANSAS**  
**2024**

**Marketplace plans sold through HealthCare.gov can no longer:**  
**REFUSE TO INSURE or DENY COVERAGE** based on gender identity  
**HAVE BLANKET EXCLUSIONS** that deny gender-affirming care  
**LIMIT ACCESS** to “sex-specific” services (like hysterectomies or prostate exams) based on sex assigned at birth, gender identity, or gender marker


You should **ALWAYS OBTAIN PRIOR AUTHORIZATION** from your health insurance company for any healthcare related to gender transition. (Prior authorization forms are available through your healthcare provider.)

**CLEAR COVERAGE**

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


Ambetter  
Medica  
Oscar

**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.


UnitedHealthcare

**SILENT**

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

Aetna CVS  
Blue Cross Blue Shield of Kansas City  
Blue Cross Blue Shield of Kansas

**BROAD EXCLUSIONS**

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

US Health and Life

**Disclaimer: This information applies to gender-affirming care only.** These ratings were compiled by Out2Enroll through a review of silver marketplace plans. You should carefully **review each plan to ensure it meets your needs**, including plans that are listed as having clear coverage. 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.

**EXPECT MORE, DEMAND MORE FROM ALL PLANS**

**Coverage denied?** Appeal, appeal, appeal. Learn more at [bit.ly/2hGFuWn](https://bit.ly/2hGFuWn)

**Exclusion in your plan?** File a complaint with your state insurance department at [insurance.kansas.gov](https://insurance.kansas.gov)

**Discrimination by your insurer or healthcare provider?** Contact a legal aid organization at [bit.ly/3R9k1oF](https://bit.ly/3R9k1oF)

**More info on choosing plans and navigating denials** at [transhealthproject.org](https://transhealthproject.org)

**NEED MORE INFORMATION?**

For additional plan-specific information, please visit: [out2enroll.org/2024-cocs](https://out2enroll.org/2024-cocs)

To make a free appointment with a trans-friendly assister, visit: [out2enroll.org/enrollment-help](https://out2enroll.org/enrollment-help)

4 out of 5 people can find a plan for \$10/month or less! Only at [HealthCare.gov](https://HealthCare.gov)