



**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 gender-affirming care if you meet plan-specific requirements. Check plan documents for more information.

Aetna CVS Health  
Cigna  
Molina

Ambetter  
Health First Commercial Plans

## 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.

AvMed  
Florida Blue (BCBS)  
Oscar  
Wellpoint

Capital Health Plan  
Florida Health Care Plans  
UnitedHealthcare

## SILENT



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

AmeriHealth Caritas Next

## 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, appeal. Learn more at [bit.ly/2hGFuWn](https://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](https://out2enroll.org/consumer-resources)

**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/trans-guides](https://out2enroll.org/trans-guides)

To make a free appointment with a trans-affirming 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)