

# TRANSGENDER HEALTH INSURANCE GUIDE TO THE MARKETPLACE



**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.

Blue Cross Blue Shield  
Cigna  
Health Alliance

MercyCare  
Molina

## 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.

Oscar  
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  
Quartz

Ambetter  
WellFirst by Medica

## 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. 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.illinois.gov](https://insurance.illinois.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)