


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.


Cigna*
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.


None

SILENT

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

Ambetter*
Blue Cross Blue Shield*

BROAD EXCLUSIONS

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

UnitedHealthcare*
US Health and Life*

*Under state law, gender-affirming care is not available for minors.

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
Exclusion in your plan? File a complaint with your state insurance department at tn.gov/insurance
Discrimination by your insurer or healthcare provider? Contact a legal aid organization at bit.ly/3R9k1oF
More info on choosing plans and navigating denials at transhealthproject.org

NEED MORE INFORMATION?

For additional plan-specific information, please visit: out2enroll.org/2024-cocs
 To make a free appointment with a trans-friendly assister, visit: out2enroll.org/enrollment-help
 4 out of 5 people can find a plan for \$10/month or less! Only at HealthCare.gov