



TRANSGENDER HEALTH INSURANCE GUIDE TO THE MARKETPLACE



Looking for health insurance for 2018 through HealthCare.gov? We've created new state-specific Transgender Health Insurance Guides to help you better understand your options and select a plan that meets your needs and fits your budget.

- To see our analysis of **transgender exclusions** in silver plans sold through HealthCare.gov, check out: [Transgender Health Insurance Guide for 2018: North Carolina](#). These ratings were compiled by Out2Enroll through a review of silver marketplace plans only. Out2Enroll did not contact insurance companies to verify this information. In addition, plans may have other exclusions (such as cosmetic exclusions) that may impact your coverage so you should carefully review each plan to ensure it meets your needs. Not all insurers offer coverage in all areas of the state so carefully review the options in your area.
- To see more **detailed information about each silver plan**, check out the documents below. Insurance companies are listed in **bold** and we have included links to each plan's specific **Summary of Benefits & Coverage** (a summary of plan features and out-of-pocket costs) and **Evidence of Coverage** (detailed plan information that includes coverage exclusions and limitations). Transgender and cosmetic exclusions will only be found in the Evidence of Coverage documents. We strongly recommend that you review both of these documents before selecting a 2018 marketplace plan.

If you still have questions about choosing a plan, we can help. Make an appointment with an [LGBT-friendly expert](#) who can help you consider your options and enroll for free.

Cigna

Cigna Connect 4000	Summary of Benefits & Coverage	Evidence of Coverage
Cigna Connect 3750	Summary of Benefits & Coverage	Evidence of Coverage
Cigna Connect 5500	Summary of Benefits & Coverage	Evidence of Coverage

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BlueCross and BlueShield of North Carolina

Blue Advantage Silver 4000	Summary of Benefits & Coverage	Evidence of Coverage
Blue Advantage Silver 7000	Summary of Benefits & Coverage	Evidence of Coverage
Blue Local Silver 4000 with Carolinas	Summary of Benefits & Coverage	Evidence of Coverage
Blue Local Silver 4000 with Duke Health	Summary of Benefits & Coverage	Evidence of Coverage
Blue Local Silver 7000 with Carolinas	Summary of Benefits & Coverage	Evidence of Coverage
Blue Local Silver 7000 with Duke Health	Summary of Benefits & Coverage	Evidence of Coverage
Blue Select Silver 7000	Summary of Benefits & Coverage	Evidence of Coverage
Blue Value Silver 4000	Summary of Benefits & Coverage	Evidence of Coverage
Blue Value Silver 7000	Summary of Benefits & Coverage	Evidence of Coverage

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