



TRANSGENDER HEALTH INSURANCE GUIDE TO THE MARKETPLACE



Looking for health insurance for 2018 through [HealthCare.gov](https://www.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: Virginia](#). 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.

Anthem HealthKeepers

Anthem HealthKeepers Silver X 3500	Summary of Benefits & Coverage available at: https://www.sbc.anthem.com/dps/ccd1GA4	Evidence of Coverage
Anthem HealthKeepers Silver X 2800	Summary of Benefits & Coverage available at: https://www.sbc.anthem.com/dps/ccd1GA9	Evidence of Coverage
Anthem HealthKeepers Silver X 5500	Summary of Benefits & Coverage available at: https://www.sbc.anthem.com/dps/ccd2EUB	Evidence of Coverage
Anthem HealthKeepers Silver X 1800	Summary of Benefits & Coverage available at:	Evidence of Coverage

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	https://www.sbc.anthem.com/dps/ccd2VK8	
Anthem HealthKeepers Silver X 6100	Summary of Benefits & Coverage available at: https://www.sbc.anthem.com/dps/ccd2VKF	Evidence of Coverage
CareFirst BlueChoice		
BlueChoice Silver 3500	Summary of Benefits & Coverage	Evidence of Coverage
BluePreferred Silver 3500	Summary of Benefits & Coverage	Evidence of Coverage
Cigna		
Cigna Connect 4500	Summary of Benefits & Coverage	Evidence of Coverage
Cigna Connect 6500	Summary of Benefits & Coverage	Evidence of Coverage
Piedmont Community HealthCare		
Piedmont Community HealthCare: Silver 6000/20%	Summary of Benefits & Coverage available at: http://www.pchp.net/index.php/37204va0030003-01-2018.html	Evidence of Coverage available at: http://www.pchp.net/index.php/marketplace-docman/marketplace-misc/2440-poshmoind-01-18-hix-draft6-final-07272017.html
Piedmont Community HealthCare: Silver 4000/40/20%	Summary of Benefits & Coverage available at: http://www.pchp.net/index.php/37204va0030004-01-2018.html	Evidence of Coverage available at: http://www.pchp.net/index.php/marketplace-docman/marketplace-misc/2440-poshmoind-01-18-hix-draft6-final-07272017.html
Piedmont Community HealthCare: Silver 3000/25%	Summary of Benefits & Coverage available at: http://www.pchp.net/index.php/37204va0030005-01-2018.html	Evidence of Coverage available at: http://www.pchp.net/index.php/marketplace-docman/marketplace-misc/2440-poshmoind-01-18-

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Optima Health		
OptimaFit Silver 4600 20%	Summary of Benefits & Coverage	Evidence of Coverage
OptimaFit Silver 2850 20% HSA	Summary of Benefits & Coverage	Evidence of Coverage
Kaiser Permanente		
KP VA Silver 2000/30/Dental	Summary of Benefits & Coverage	Evidence of Coverage
KP VA Silver 2750/20%/HSA/Dental	Summary of Benefits & Coverage	Evidence of Coverage
KP VA Silver 3000/30/Dental	Summary of Benefits & Coverage	Evidence of Coverage
KP VA Silver 6000/35/Dental	Summary of Benefits & Coverage	Evidence of Coverage
KP VA Standard Silver 3500/30/Dental	Summary of Benefits & Coverage	Evidence of Coverage

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