

TRANSGENDER HEALTH INSURANCE GUIDE TO THE MARKETPLACE



Marketplace plans sold through HealthCare.gov CAN NO LONGER:
REFUSE TO INSURE transgender people
HAVE EXCLUSIONS that deny all transition-related care
DENY COVERAGE solely because you are transgender
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 GET PRIOR AUTHORIZATION FROM YOUR INSURANCE COMPANY for any health care related to gender transition. (Prior authorization forms are available from your health care provider.)


CLEAR COVERAGE*



Blue Cross
 McLaren
 Molina
 Oscar
 Priority Health

Plans explicitly cover some or all medically necessary transition-related care if you meet plan-specific requirements. Check the plan documents for more information.


PARTIAL COVERAGE*



Total Health Care

Plans explicitly exclude some transition-related care even if medically necessary. Check the plan documents for more information.


NO COVERAGE*



None

Plans explicitly exclude all transition-related care and may result in denials even if care is medically necessary. Check the plan documents for more information.

SILENT COVERAGE*



Ambetter

Plans may cover transition-related care but the plan documents are silent. Call the insurer or contact an assister for more information.

UNAVAILABLE*



PHP Michigan

Plans may cover transition-related care but the plan documents are unavailable. Contact an assister or call the insurer for more information.

***This information applies to transition-related care and cosmetic exclusions only.** Disclaimer: These ratings were compiled by Out2Enroll through a review of silver marketplace plans. You should carefully review each plan (including plans that offer affirmative coverage) to ensure it meets your needs. 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 <http://bit.ly/2hGFuWn>.

Exclusion in your plan? **FILE A COMPLAINT** at your state insurance department at michigan.gov/difs or contact a legal organization at <http://bit.ly/2hHkLxi>.

Discrimination by insurer or health provider?
CONTACT a legal organization at <http://bit.ly/2hHkLxi>.

WANT MORE INFORMATION?

For additional plan-specific information, please visit: out2enroll.org/2021-cocs

To make a free appointment with a trans-friendly assister, please visit: out2enroll.org/enrollment-help

9 in 10 people get a discount to make health insurance more affordable. Learn more at HealthCare.gov