



TRANSGENDER HEALTH INSURANCE GUIDE TO THE MARKETPLACE



MICHIGAN 2018

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: Michigan](#). 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.

Blue Cross Blue Shield of Michigan

Blue Cross® Metro Detroit HMO Silver Extra	Summary of Benefits & Coverage	Evidence of Coverage
Blue Cross® Metro Detroit HMO Silver Saver	Summary of Benefits & Coverage	Evidence of Coverage
Blue Cross® Metro Detroit HMO Silver	Summary of Benefits & Coverage	Evidence of Coverage
Blue Cross® Preferred HMO Silver Extra	Summary of Benefits & Coverage	Evidence of Coverage
Blue Cross® Preferred HMO Silver Saver	Summary of Benefits & Coverage	Evidence of Coverage
Blue Cross® Preferred HMO Silver	Summary of Benefits & Coverage	Evidence of Coverage

DISCLAIMER: The information in each Transgender Health Insurance Guide only applies to transgender exclusions. 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. **If you have questions or concerns about this information, please email info@Out2Enroll.org. If your coverage is denied, appeal with your health insurer – visit <http://bit.ly/zhGFuWn>. If you face discrimination by an insurer or health provider, file a complaint with your state insurance department or contact a legal organization at <http://bit.ly/zhHkLxi>.**



TRANSGENDER HEALTH INSURANCE GUIDE TO THE MARKETPLACE



MICHIGAN
2018

Blue Cross® Premier PPO Silver Extra	Summary of Benefits & Coverage	Evidence of Coverage
Blue Cross® Premier PPO Silver Saver HSA 70	Summary of Benefits & Coverage	Evidence of Coverage
Blue Cross® Premier PPO Silver	Summary of Benefits & Coverage	Evidence of Coverage
Blue Cross® Select HMO Silver Extra	Summary of Benefits & Coverage	Evidence of Coverage
Blue Cross® Select HMO Silver Saver	Summary of Benefits & Coverage	Evidence of Coverage
Blue Cross® Select HMO Silver	Summary of Benefits & Coverage	Evidence of Coverage
Physicians Health Plan		
Sparrow PHP Silver 2000 Exclusive HMO Plan	Summary of Benefits & Coverage	Evidence of Coverage
Sparrow PHP Silver 4000 Exclusive HMO Plan	Summary of Benefits & Coverage	Evidence of Coverage
Sparrow PHP Silver 2500 Exclusive HMO Plan	Summary of Benefits & Coverage	Evidence of Coverage
Sparrow PHP Silver 3000 Exclusive HMO Plan	Summary of Benefits & Coverage	Evidence of Coverage
Sparrow PHP Silver 3500 Exclusive HMO Plan	Summary of Benefits & Coverage	Evidence of Coverage
Sparrow PHP Silver 5000 Exclusive HMO Plan	Summary of Benefits & Coverage	Evidence of Coverage
Sparrow PHP Silver 7000 Exclusive HMO Plan	Summary of Benefits & Coverage	Evidence of Coverage
Sparrow PHP Silver 3000 HMO Plan	Summary of Benefits & Coverage	Evidence of Coverage
Sparrow PHP Silver HDHP Exclusive HMO Plan	Summary of Benefits & Coverage	Evidence of Coverage
Molina		
Molina Marketplace Options Silver 250 Plan	Summary of Benefits & Coverage	Evidence of Coverage
Molina Silver 250 Plan	Summary of Benefits & Coverage	Evidence of Coverage

DISCLAIMER: The information in each Transgender Health Insurance Guide only applies to transgender exclusions. 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. **If you have questions or concerns about this information, please email info@Out2Enroll.org. If your coverage is denied, appeal with your health insurer – visit <http://bit.ly/zhGFuWn>. If you face discrimination by an insurer or health provider, file a complaint with your state insurance department or contact a legal organization at <http://bit.ly/zhHkLxi>.**



TRANSGENDER HEALTH INSURANCE GUIDE TO THE MARKETPLACE



MICHIGAN 2018

McLaren Health Plan Community		
Individual Silver Standard HMO	Summary of Benefits & Coverage	Evidence of Coverage – unavailable
PriorityHealth		
MyPriority HMO Silver 3200 – Bronson Healthcare Partners	Summary of Benefits & Coverage	Evidence of Coverage – unavailable
MyPriority HMO Silver 3200 – Beaumont Health Network	Summary of Benefits & Coverage	Evidence of Coverage – unavailable
MyPriority HMO Silver 3200 – Spectrum Health Partners	Summary of Benefits & Coverage	Evidence of Coverage – unavailable
MyPriority HMO Silver 3200 – St. Joseph Mercy Health System Network	Summary of Benefits & Coverage	Evidence of Coverage – unavailable
MyPriority HMO Silver 3200 – St. John Providence Network	Summary of Benefits & Coverage	Evidence of Coverage – unavailable
MyPriority HMO Silver 3200	Summary of Benefits & Coverage	Evidence of Coverage – unavailable
MeridianChoice		
Meridian Healthy Silver	Summary of Benefits & Coverage	Evidence of Coverage
Meridian Smart Silver	Summary of Benefits & Coverage	Evidence of Coverage
Meridian HSA Savings Silver	Summary of Benefits & Coverage	Evidence of Coverage
Total Health Care USA		
Totally You 67183MI0030002-01	Summary of Benefits & Coverage	Evidence of Coverage – unavailable
Totally You Complete 67183MI0030003-01	Summary of Benefits & Coverage	Evidence of Coverage – unavailable
Totally You Simple Choice 67183MI0030004-01	Summary of Benefits & Coverage	Evidence of Coverage – unavailable
Totally You Value 67183MI0030007-01	Summary of Benefits & Coverage	Evidence of Coverage – unavailable

DISCLAIMER: The information in each Transgender Health Insurance Guide only applies to transgender exclusions. 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. **If you have questions or concerns about this information, please email info@Out2Enroll.org. If your coverage is denied, appeal with your health insurer – visit <http://bit.ly/2hGFuWn>. If you face discrimination by an insurer or health provider, file a complaint with your state insurance department or contact a legal organization at <http://bit.ly/2hHkLxi>.**