



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: Pennsylvania](#). 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.

UPMC Health Plan

Silver \$0/\$50 - Select Network	Summary of Benefits & Coverage	Evidence of Coverage
Silver \$1,750/\$50 - Select Network	Summary of Benefits & Coverage	Evidence of Coverage
Silver \$3,500/\$25 - Select Network	Summary of Benefits & Coverage	Evidence of Coverage
Silver \$0/\$50 - Partner Network	Summary of Benefits & Coverage	Evidence of Coverage
Silver \$1,750/\$50 - Partner Network	Summary of Benefits & Coverage	Evidence of Coverage
Silver \$3,500/\$25 - Partner Network	Summary of Benefits & Coverage	Evidence of Coverage
Silver \$3,500/\$30 - Select Network	Summary of Benefits & Coverage	Evidence of Coverage
Silver \$3,500/\$30 - Partner Network	Summary of Benefits & Coverage	Evidence of Coverage

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Silver \$3,500/\$25 - Tower Network	Summary of Benefits & Coverage	Evidence of Coverage
Silver \$0/\$50 - Premium Network	Summary of Benefits & Coverage	Evidence of Coverage
Silver \$1,750/\$50 - Premium Network	Summary of Benefits & Coverage	Evidence of Coverage
Silver \$3,500/\$25 - Premium Network	Summary of Benefits & Coverage	Evidence of Coverage
Silver \$3,500/\$30 - Premium Network	Summary of Benefits & Coverage	Evidence of Coverage
IA Silver \$1,750/\$50 - Premium Network	Summary of Benefits & Coverage	Evidence of Coverage
IA Silver \$3,500/\$25 - Premium Network	Summary of Benefits & Coverage	Evidence of Coverage
IA Silver \$0/\$50 - Premium Network	Summary of Benefits & Coverage	Evidence of Coverage
Silver HSA \$2,700/20% - Partner Network	Summary of Benefits & Coverage	Evidence of Coverage
Silver HSA \$2,700/20% - Select Network	Summary of Benefits & Coverage	Evidence of Coverage
Silver HSA \$2,700/20% - Premium Network	Summary of Benefits & Coverage	Evidence of Coverage
IA Silver HSA \$2,700/20% - Premium Network	Summary of Benefits & Coverage	Evidence of Coverage
Capital Blue		
Silver PPO 5000/10/30 STD	Summary of Benefits & Coverage	Evidence of Coverage
Geisinger Health Plan		
HMO Plan 30/60/4650	Summary of Benefits & Coverage	Evidence of Coverage – unavailable
HMO Select Plan 30/60/4650	Summary of Benefits & Coverage	Evidence of Coverage – unavailable
HMO Extra Plan 10/50/4500	Summary of Benefits & Coverage	Evidence of Coverage – unavailable
Independence Blue Cross		
Personal Choice Silver Reserve	Summary of Benefits & Coverage	Evidence of Coverage
Keystone HMO Silver Proactive	Summary of Benefits & Coverage	Evidence of Coverage
Personal Choice PPO Silver	Summary of Benefits & Coverage	Evidence of Coverage

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Highmark Blue Cross Blue Shield		
my Direct Blue Lehigh Valley EPO 7150S	Summary of Benefits & Coverage	Evidence of Coverage
my Priority Blue Flex HMO 6900S	Summary of Benefits & Coverage	Evidence of Coverage
my Direct Blue Conemaugh EPO 7150S	Summary of Benefits & Coverage	Evidence of Coverage
my Direct Blue EPO 7150S	Summary of Benefits & Coverage	Evidence of Coverage
my Direct Blue HMO 7150S	Summary of Benefits & Coverage	Evidence of Coverage

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