


# 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\***



Cigna  
Oscar

**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\***



None

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


**NO COVERAGE\***



Bright Health  
United Healthcare

**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  
Blue Cross

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

**UNAVAILABLE\***



None

**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 [tn.gov/insurance](http://tn.gov/insurance) 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](http://out2enroll.org/2021-cocs)

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

9 in 10 people get a discount to make health insurance more affordable. Learn more at [HealthCare.gov](http://HealthCare.gov)