


# TRANSGENDER HEALTH INSURANCE GUIDE TO THE MARKETPLACE



**Marketplace plans sold through HealthCare.gov can no longer:**  
**REFUSE TO INSURE or DENY COVERAGE** based on gender identity  
**HAVE BLANKET EXCLUSIONS** that deny gender-affirming care  
**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 OBTAIN PRIOR AUTHORIZATION** from your health insurance company for any healthcare related to gender transition. (Prior authorization forms are available through your healthcare provider.)

**CLEAR COVERAGE**

 **Plans explicitly cover** medically necessary gender-affirming care if you meet plan-specific requirements. Check plan documents for more information.


Aetna CVS Health*	Health First*
Ambetter*	Molina*
Cigna*	

**SOME EXCLUSIONS**

 **Plans explicitly exclude some** gender-affirming care and may result in denials even if medically necessary. Call the insurer and check plan documents for more information.


AvMed*	Florida Health Care Plans*
Capital Health Plan*	Oscar*
Blue Cross Blue Shield*	UnitedHealthcare*

**SILENT**

 **Plans may cover** gender-affirming care, but the plan documents are silent or unavailable. Call the insurer directly for more information.

AmeriHealth Caritas Next\*

**BROAD EXCLUSIONS**

 **Plans explicitly exclude all** gender-affirming care and may result in denials even if medically necessary. Check plan documents for more information.

None

\*Under state law, gender-affirming care is not available for minors.

**Disclaimer: This information applies to gender-affirming care only.** These ratings were compiled by Out2Enroll through a review of silver marketplace plans. You should carefully **review each plan to ensure it meets your needs**, including plans that are listed as having clear coverage. 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 [bit.ly/2hGFuWn](https://bit.ly/2hGFuWn)

**Exclusion in your plan?** File a complaint with your state insurance department at [apps.fldfs.com/eservice](https://apps.fldfs.com/eservice)

**Discrimination by your insurer or healthcare provider?** Contact a legal aid organization at [bit.ly/3R9k1oF](https://bit.ly/3R9k1oF)

**More info on choosing plans and navigating denials** at [transhealthproject.org](https://transhealthproject.org)

**NEED MORE INFORMATION?**

For additional plan-specific information, please visit: [out2enroll.org/2024-cocs](https://out2enroll.org/2024-cocs)

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

4 out of 5 people can find a plan for \$10/month or less! Only at [HealthCare.gov](https://HealthCare.gov)