

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.

Blue Cross Blue Shield
 Molina
 Oscar

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.

UnitedHealthcare

SILENT



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

Ambetter
 McLaren
 Physicians Health Plan
 Priority Health

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

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

Exclusion in your plan?

File a complaint with your state insurance department at michigan.gov/difs

Discrimination by your insurer or healthcare provider?

Contact a legal aid organization at bit.ly/3R9k1oF

More info on choosing plans and navigating denials at transhealthproject.org

NEED MORE INFORMATION?

For additional plan-specific information, please visit: out2enroll.org/2024-cocs

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

4 out of 5 people can find a plan for \$10/month or less! Only at HealthCare.gov