

For Individuals

Generally, individuals in the U.S. secure health insurance coverage through one of the following channels:

- Employer-provided Group Plans
- Government Subsidized Plans like Medicare/Medicaid
- An Individual Plan purchased via State Insurance Exchanges

Employer-Provided Plans:

Many large private sector employers have taken steps to actively remove exclusions on transgender healthcare from their employer provided plans. HRC's [Corporate Equality Index](#) surveys employers on this important benefit. You can find a list of employers who offer coverage [here](#).

Additionally, some state and federal public employees are covered for transition-related care through their group benefit plans.

Medicare/Medicaid:

Medicare provides health insurance to millions of older and disabled Americans. Medicare provides for transgender healthcare such as routine medically necessary care, hormone replacement therapy and gender reassignment surgeries.

For more information on Medicare and transition-related care, please see the National Center for Transgender Equality's resource: "[Know Your Rights: Medicare](#)."

Some Medicaid programs, a type of state and federally funded program for health insurance for low-income people, provide for transition-related care. See your state Medicaid program for details.

State Health Insurance Exchanges:

The availability of transition-related care in individually purchased, commercially available plans varies from state-to-state. Some states have mandated coverage in plans available via the state's health insurance exchange.

Maps of State Laws on Transgender Healthcare:

Visit HRC's [Maps of State Laws & Policies](#) to find current information on the laws surrounding transgender inclusive healthcare coverage in your state.

For Employers

Employers can provide transition-related care through their employer-provided plans by negotiating out exclusionary statements and negotiating in affirmative coverage. The following insurance carriers can provide plans without blanket exclusions for transgender-related

healthcare either through fully-insured plans or as a third party administrator of self-insured plans.

Below is a list of direct links to the carriers' websites where the clinical policy bulletins (i.e. their major guidelines) for transgender-related treatments are openly available. Please feel free to consult these resources as you evaluate adding transgender-related care to your plan. NOTE: Employers will still need to negotiate for the specific coverage, but the bulletins outline the insurance companies' clinical standards of care should an employer elect to have the coverage.

Please note that these plans are not endorsed by the HRC Foundation, but are presented to help navigate inclusive care offerings to the extent that plan documentation is publicly available.

Aetna:

[Coverage for "Gender Reassignment Surgery"](#)

Amerigroup:

[Coverage for "Gender Reassignment Surgery"](#)

Anthem Blue Cross Blue Shield:

[Coverage for "Gender Reassignment Surgery"](#)

Blue Cross Blue Shield of Massachusetts:

[Coverage for "Transgender Services"](#)

Blue Cross Blue Shield of North Carolina:

[Coverage for "Gender Reassignment Surgery"](#)

Blue Cross Blue Shield of North Dakota:

[Coverage for "Medical and Surgical Treatment of Gender Identity Disorder"](#)

Blue Cross Blue Shield of Rhode Island:

[Coverage for "Gender Reassignment Surgery"](#)

Blue Cross Blue Shield of Tennessee:

[Coverage for "Gender Reassignment" \(see General Surgery, Gender Reassignment\)](#)

Blue Cross Blue Shield of Vermont:

[Coverage for "Gender Reassignment Surgery for Gender Identity Disorder"](#)

Blue Shield of California:

[Coverage for "Gender Reassignment Surgery"](#)

Cigna:

[Coverage for "Gender Reassignment Surgery"](#)

Emblem Health:

[Coverage for "Gender Reassignment Surgery"](#)

Excellus Blue Cross Blue Shield (Central New York, Rochester, Utica/Watertown):
[Coverage for "Sex Reassignment Surgery"](#)

Group Health Cooperative:
["Transgender Services Program"](#)

Harvard Pilgrim Health Care:
["Transgender Services for Fully-Insured Subscribers and Dependents"](#)

Health Net:
[Coverage for "Gender Reassignment Surgery"](#)

HealthPartners:
[Coverage for "Gender Reassignment Surgery"](#)

Highmark:
[Coverage for "Gender Reassignment Surgery"](#)

Independence Blue Cross:
[Coverage for "Sex Reassignment Surgery \(SRS\) for Gender Identity Disorder"](#)

UnitedHealthcare:
[Coverage for "Gender Identity Disorder/Gender Dysphoria Treatment"](#)

Wellmark Blue Cross Blue Shield:
[Coverage for "Gender Reassignment Surgery"](#)

WellPoint - UniCare:
[Coverage for "Gender Reassignment Surgery"](#)