



## Plans sold through HealthCare.gov cannot:

**REFUSE TO INSURE OR DENY COVERAGE** based on gender identity  
**HAVE BLANKET EXCLUSIONS** that deny gender-affirming care  
**LIMIT ACCESS** to preventive services (like breast or prostate exams) based on sex assigned at birth, gender identity, or gender marker

## ALWAYS GET PRIOR AUTHORIZATION

from your health insurance company for any gender-affirming care services or procedures. Forms are available through your healthcare provider. Contact your insurer for a list of their requirements.

### CLEAR COVERAGE



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

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.

Blue Cross Blue Shield  
Oscar

### SILENT



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

Ambetter

### BROAD EXCLUSIONS



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

AmeriHealth Caritas Next  
UnitedHealthcare

**Disclaimer: This information applies to gender-affirming care only.** These ratings were compiled by Out2Enroll through a review of silver marketplace plans. 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. You should carefully **review each plan to ensure it meets your unique health needs**, including plans that are listed as having clear coverage.

### 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? Discrimination by your insurer or provider?**

File a complaint with your state insurance department or request an external review. Learn more at [out2enroll.org/consumer-resources](https://out2enroll.org/consumer-resources)

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/trans-guides](https://out2enroll.org/trans-guides)

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

Financial assistance is still available! See if you qualify for cost-sharing reductions at [HealthCare.gov](https://HealthCare.gov)