

TRANS HEALTH INSURANCE GUIDE TO THE MARKETPLACE

VIRGINIA
2026



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.

Anthem HealthKeepers
Cigna
Sentara Health Plans

CareFirst Blue Cross Blue Shield
Oscar
UnitedHealthcare

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.

None

SILENT



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

Kaiser Permanente

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. 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

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

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

NEED MORE INFORMATION?

For additional plan-specific information, please visit: out2enroll.org/trans-guides

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

Financial assistance is still available! See if you qualify for cost-sharing reductions at HealthCare.gov