



# Transgender Health Care



The **Affordable Care Act** makes health insurance and health care more understandable, more accessible, more affordable, and more comprehensive for Georgians, no matter their gender identity. **The law offers new protections that are important for transgender Georgians.**

## Protections

### No more pre-existing conditions

Health insurance companies cannot use “pre-existing conditions” as a reason to deny you a health insurance plan. For people who are trans-identified, this means that having a diagnosis of “gender identity disorder” CANNOT be used as a reason to refuse to sell you a plan. What’s more, insurers cannot charge you more for being transgender.

### Services must be provided regardless of gender identity or expression

Health insurance plans must cover transition-related care, as long as that care is covered for other people on the same plan. That means services such as hormone replacement therapy and gender-specific care (like mammograms, pap smears, prostate exams) must be covered if they are covered for other people enrolled in the same plan. This is true regardless of your gender identity, gender expression, or the gender that is listed on your insurance card.

### Protection against discrimination

It is against the law for a health program or organization *that receives funding from the federal government* to discriminate against you because you are transgender or seen as not conforming to gender stereotypes. Examples of such health programs and organizations include:

- » Doctors’ offices
- » Hospitals/Community health centers
- » School- & university-based clinics
- » Drug rehabilitation centers
- » Rape crisis centers
- » Nursing home & assisted living facilities
- » Home health providers
- » Veterans health centers
- » Health services in prison/ detention facilities
- » Medical residency programs
- » Health Insurance Marketplace

\* **If you experience discrimination or harassment as you seek coverage or care, your rights have been violated.**  
You can make a complaint to:

- » **Office of Civil Rights at the U.S. Department of Health & Human Services**  
Visit [www.hhs.gov/ocr/civilrights/complaints](http://www.hhs.gov/ocr/civilrights/complaints) for more information about filing a complaint.
- » **Georgia Office of Insurance & Fire Safety, Consumer Services Division**  
Call (800) 656-2298 or use the Consumer Complaint Portal at [www.oci.ga.gov/ConsumerService](http://www.oci.ga.gov/ConsumerService).

\* If you are denied coverage that should be included under your plan, you have the right to appeal the denial by contacting your insurance company.

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# When You Are Ready to Get Covered

No one plans to get sick or hurt, but most people need medical care at some point. As a transgender person, you may also have necessary medical care related to your transition. Health insurance helps to protect you from both unexpected and planned medical costs.

1

On the enrollment forms, check the sex box that matches the sex you believe is on file with the Social Security Administration.

If you don't know what sex is listed in your Social Security Record, use the sex label that matches other forms of identification (ID), like your driver's license or passport. The sex you list on your application will not be verified as part of your application, but keeping your enrollment paperwork matched with your other forms of ID will help reduce any confusion during the enrollment process.

2

Ask these questions before you pick a plan.

- Is hormone replacement therapy covered for individuals on this plan? Remember that if hormone replacement therapy is covered for anyone on the plan, it should be covered for transgender individuals too.
- Is my doctor/healthcare provider included in the plan's network?  
OR
- Is there a network of trans-friendly doctors and/or doctors who have training working with or currently serve trans clients? If you do not have a current healthcare provider but would like to find a trans-friendly provider, call the Health Initiative at (404) 688-2524 or email them at [info@thehealthinitiative.org](mailto:info@thehealthinitiative.org)
- Are reconstructive surgeries covered for individuals on this plan? Many transition-related surgeries (like hysterectomy, phalloplasty, and orchiectomy) are covered for cancer treatment/prevention or in cases of injury. If the procedures are covered in these cases, the plan should also cover them as part of a gender transition.
- Are procedures like facial feminization, breast augmentation, or hair removal covered? What is the copay for these services?
- Are procedures like breast reductions/mastectomies, chest lifts, and hysterectomies included in the plan? What is the copay for these services?
- If I am transgender and obtaining transgender-related care that will make me infertile, is there coverage for retrieving and storing my eggs/sperm?

3

If you would like help before or as you enroll, contact a licensed navigator.

- Health Initiative—(404) 688-2524
- Georgians for a Healthy Future—(404) 567-5016
- Center for Black Women's Wellness—(404) 688-9202, ext. 132
- SEEDCO—(855) 899-6092

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## REFERENCES

**National Center for Transgender Equality (2012).** Healthcare rights and transgender people. Retrieved from: [http://transequality.org/Resources/HealthCareRight\\_March2012\\_FINAL.pdf](http://transequality.org/Resources/HealthCareRight_March2012_FINAL.pdf).  
**Strong Families (2013).** Where to start, what to ask: a guide for LGBT people choosing healthcare plans. Retrieved from: <http://strongfamiliesmovement.org/assets/docs/where-to-start-what-to-ask.pdf>  
**Out2Enroll:** [www.Out2Enroll.org/topics](http://www.Out2Enroll.org/topics)