

StudentCare Gender-Affirming Care Plan FAQ

This document aims to answer frequently asked questions about the Gender-Affirming Coverage of the StudentCare/GreenShield plan offered to all SSMU and PGSS students. For plans details and more see [our website](#)

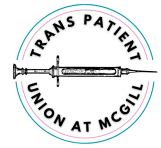
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1. Does the plan cover fertility preservation?

Unfortunately the plan does not cover fertility preservation at this time. This is something we are hoping to get coverage for in the future.

Luckily for Quebec resident with RAMQ, fertility preservation is covered by the province for those starting HRT or undergoing other treatments considered 'gonadotoxic'. Ontario's OHIP also claims to cover fertility preservation for those with "A medical reason – for example, getting treatment for a medical condition that may cause infertility." ([see here](#))



2. Do I have to get a diagnosis BEFORE I get the procedure?

According to a StudentCare representative at Concordia, you unfortunately need to get a diagnosis before you get the procedure, you cannot get the procedure and then get a diagnosis and submit it with the rest of your claim. According to the StudentCare representative at Concordia, the insurance company doesn't really consider a patient to have gender dysphoria until they have gotten the diagnosis, so if you get a diagnosis after your procedure you didn't do it to 'treat you dysphoria' and so it is not covered.

3. Will the plan cover procedures done outside of Canada?

Unfortunately the plan does not cover procedures done outside of Canada at this time. We spoke to GreenShield employees about this issue and according to them it is not possible for them to reimburse patients for procedures outside of Canada as they are only licensed to work in Canada.

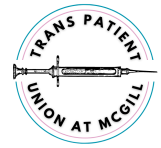
We recommend McGill trans patients try getting some coverage from the QUIPS bursary if they go out of Canada, but the reimbursement offered is likely to be very limited compared to the GreenShield/StudentCare plan.

4. If I am getting FFS (facial feminization surgery), does each individual enhancement count as a reimbursable procedure, or do all the enhancements done at the same time count as one reimbursable procedure?

It appears that if you get multiple procedures done at the same time they should count as separate procedures, each with their own \$5,000 maximum.

5. Does my Gender Dysphoria Diagnosis need to come from a Canadian provider?

While we have not been able to confirm this with someone from StudentCare, we assume that it is unlikely that StudentCare will accept diagnosis made by doctors outside of Canada.



6. What if I am worried I will run into issues with getting reimbursed, and StudentCare will not reimburse me after I spend all this money on my procedure?

If you are worried your procedure will not be reimbursed you can ask for prior-authorization from GreenShield before you get your procedure.

In fact, the TPU recommends patients seek prior-authorization for large expenses, as we have spoken to patients who have not gotten reimbursed even though they qualify for reimbursement, and they had to take GreenShield to court over the issue.

One patient seeking prior-authorization told the TPU that they called GreenShield and were told to email medical.authorization@greenshield.ca the following: a request for prior-approved insurance coverage under the 'my Gender Affirmation Care Benefit', their full name, their plan ID number, a quote from their surgery clinic on the cost of the procedure, a gender dysphoria diagnosis. The patient reported they were successful in getting reimbursed.