

ABOUT THE GUIDES

Each year, Out2Enroll reviews coverage of gender-affirming care in plans sold by health insurance carriers through HealthCare.gov. To aid trans consumers, we publish [state-specific guides](#) that categorize insurers based on affirmative or exclusionary coverage language in their plan contracts.

HOW TO USE THE GUIDES

Consumers should use these guides only as a starting point for determining what health insurance plan will be best for them. Out2Enroll's research is specific to gender-affirming care and does not consider other aspects of coverage. In order to ensure a plan will cover particular medical needs, consumers should review the plan documents (also called Benefits Booklet, Plan Contract, Evidence of Coverage, or Certificate of Coverage) before purchasing health insurance. We recommend consumers work with [an LGBTQ-friendly enrollment assister](#) for help.

WHAT CONSUMERS SHOULD KNOW

- Plans cannot refuse to insure transgender people because of their gender identity
- Plans cannot legally have blanket exclusions of all coverage for gender-affirming care
- Plans cannot deny coverage of “sex-specific” preventive care (like mammograms or prostate exams) based on sex assigned at birth, gender identity, or gender marker on ID
- Consumers should review the full plan contract before purchasing an insurance policy
- Consumers should always obtain pre-authorization of gender-affirming care from insurers
- Consumers should appeal denials of coverage for medically necessary gender-affirming care and contact a legal aid organization or their state's Department of Insurance for help

RESOURCES

- [An Introduction to the Guides](#)
- [Trans Health Insurance Guides](#)
- Enrollment Assister Locator Tool in [English](#) and [Spanish](#)
- TLDEF's Guide for Trans Consumers on [Choosing a Health Insurance Plan](#)

SUGGESTED MESSAGING

- We know it can be frustrating to find health insurance for gender-affirming care. Check out @Out2Enroll's Trans Health Insurance Guides at [out2enroll.org/trans-guides](#) and enroll with confidence at [HealthCare.gov](#) #EnrollByDec15
- Questions about health insurance and gender-affirming care? @Out2Enroll has you covered with Trans Health Insurance Guides. Find your state at [out2enroll.org/trans-guides](#) and enroll at [HealthCare.gov](#) before Dec 15th!
- Health insurance can be COMPLICATED. Especially for trans folx. Check out your state's Trans Health Insurance Guide at [out2enroll.org/trans-guides](#) and enroll at [HealthCare.gov](#)!
- Thanks to the ACA, trans people are protected from discrimination in health insurance and care. Find your state's Trans Health Insurance Guide at [out2enroll.org/trans-guides](#) and #GetCovered today at [HealthCare.gov](#). #KnowYourRights

SOCIAL MEDIA GRAPHICS (available [here](#))

