

Transgender Care and Coverage

Compassionate, high-quality care for transgender members

We are proud to partner with our transgender patients and families to address their comprehensive health care needs.

Kaiser Permanente creates an accepting, sensitive, and caring environment for our transgender members.

Personal support throughout the care journey

Here's a look at the benefits and services that are covered for transgender members and an overview of how our care delivery teams support you through your care journey.

It starts with primary care

If you are considering hormone therapy or gender confirmation surgery, the first thing you should do is visit your primary care physician – someone who not only understands your medical history but also knows you as a person.

Connecting with a care team

From there, the primary care physician may introduce you to specialists and other caregivers familiar with unique challenges of transitioning. Care teams collaborate to provide medical, psychological, and emotional support throughout the process.

What's covered¹

Based on medical necessity for the treatment of gender dysphoria, coverage for fully insured plan members includes mental health therapy, hormone therapy, mastectomy, gender confirming lower-body surgeries (male-to-female and female-to-male), tracheal shave, and facial hair removal.² You can find a detailed list of covered services on the next page.

1. Coverage may vary depending upon plan type. Members should refer to their Evidence of Coverage or Membership Agreement for details. Covered services are based on medical necessity and may be subject to change. All services for the treatment of gender dysphoria are subject to the benefit rules, limitations, and exclusions stated in the Evidence of Coverage or Membership Agreement. Applicable copay/coinsurance and/or deductible apply.
2. Federal Employee Health Plans do not cover facial hair removal.

Transgender Care and Coverage

Learn more

To learn more about your health plan benefits, visit kp.org/eoc or contact Member Services, 8 a.m. to 6 p.m., Monday through Friday, at:

Denver/Boulder:
303-338-3800

Mountain Colorado:
1-844-837-6884

Northern Colorado:
1-844-201-5824

Southern Colorado:
1-888-681-7878

TTY 711

For medical financial counseling assistance for transgender care, call **303-743-5378 (TTY 711)**, 8 a.m. to 5 p.m., Monday through Friday.

Covered care and services

Office visits	Pharmacy services
Inpatient hospital care	Mental health visits
Gender-confirming lower-body surgeries	Outpatient care
Lab and imaging services	Mastectomy
Treatment for medical complications	Hormone therapy visits and administration
Pre- and post-operative exams	Travel and lodging (when referred by Kaiser Permanente to a facility outside the service area)

Coverage for specific surgical services

Covered for gender-confirming lower-body surgeries (male-to-female and female-to-male)

hysterectomy	gonadal surgery
metoidioplasty	vaginoplasty
phalloplasty	clitoroplasty

Other Covered Services

tracheal shave	facial hair removal ¹
----------------	----------------------------------