Overview: Student Health Insurance & Transgender Related Coverage

The Nutshell:

The following benefits are available to transgender students:

- Mental health coverage
- Pharmaceutical coverage (e.g., for hormone replacement therapy)
- Coverage for medical visits or laboratory services
- Coverage for reconstructive surgical procedures related to sex reassignment
- Coverage of routine, chronic, or urgent non-transition services (e.g., for a transgender individual based on their sex or gender. For example, pelvic/gynecological exams for men with a transgender history).

The Fine Print:

Choose your plan wisely. The coverage for trans-related health care expenses will be covered at the same percentage/basis as for any other diagnosis. Be sure to give some thought to whether your physician(s) is likely to be in or out of network.

There is no annual maximum dollar amount for coverage. There is no additional deductible.

Coverage for any surgical procedure will be determined in accordance with Aetna's medical necessity guidelines, and with Aetna's Clinical Policy Bulletin on Sexual Reassignment Surgery.

Aetna’s Clinical Policy Bulletin on Sexual Reassignment Surgery

Aetna considers gender reassignment surgery medically necessary when all of the following criteria are met:

1. Requirements for mastectomy for female-to-male patients:
   1. Single letter of referral from a qualified mental health professional; and
   2. Persistent, well-documented gender dysphoria; and
   3. Capacity to make a fully informed decision and to consent for treatment; and
   4. Age of majority (18 years of age or older); and
   5. If significant medical or mental health concerns are present, they must be reasonably well controlled.

Note that a trial of hormone therapy is not a pre-requisite to qualifying for a mastectomy.

Updated 9/2014
2. Requirements for gonadectomy (hysterectomy and oophorectomy in female-to-male and orchiectomy in male-to-female):
   1. Two referral letters from qualified mental health professionals, one in a purely evaluative role; and
   2. Persistent, well-documented gender dysphoria; and
   3. Capacity to make a fully informed decision and to consent for treatment; and
   4. Age of majority (18 years or older); and
   5. If significant medical or mental health concerns are present, they must be reasonably well controlled; and
   6. Twelve months of continuous hormone therapy as appropriate to the member's gender goals (unless the member has a medical contraindication or is otherwise unable or unwilling to take hormones)

3. Requirements for genital reconstructive surgery (i.e., vaginectomy, urethroplasty, metoidioplasty, phalloplasty, scrotoplasty, and placement of a testicular prosthesis and erectile prosthesis in female to male; penectomy, vaginoplasty, labiaplasty, and clitoroplasty in male to female)
   1. Two referral letters from qualified mental health professionals, one in a purely evaluative role; and
   2. Persistent, well-documented gender dysphoria; and
   3. Capacity to make a fully informed decision and to consent for treatment; and
   4. Age of majority (age 18 years and older); and
   5. If significant medical or mental health concerns are present, they must be reasonably well controlled; and
   6. Twelve months of continuous hormone therapy as appropriate to the member’s gender goals (unless the member has a medical contraindication or is otherwise unable or unwilling to take hormones); and
   7. Twelve months of living in a gender role that is congruent with their gender identity (real life experience).

_Note:_ Rhinoplasty, face-lifting, lip enhancement, facial bone reduction, blepharoplasty, breast augmentation, liposuction of the waist (body contouring), reduction thyroid chondroplasty, hair removal, voice modification surgery (laryngoplasty or shortening of the vocal cords), and skin resurfacing, which have been used in feminization, are considered cosmetic. Similarly, chin implants, nose implants, and lip reduction, which have been used to assist masculinization, are considered cosmetic.

**Note on gender specific services:**

Gender-specific services may be medically necessary for transgender persons appropriate to their anatomy. Examples include:

1. Breast cancer screening may be medically necessary for female to male trans identified persons who have not undergone a mastectomy;
2. Prostate cancer screening may be medically necessary for male to female trans identified persons who have retained their prostate.

Updated 9/2014
Aetna considers gonadotropin-releasing hormone medically necessary to suppress puberty in trans identified adolescents if they meet World Professional Association for Transgender Health (WPATH) criteria (see CPB 501 - Gonadotropin-Releasing Hormone Analogs and Antagonists).

Aetna considers the following procedures that may be performed as a component of a gender reassignment as cosmetic (not an all-inclusive list) (see also CPB 0031 - Cosmetic Surgery):

- Abdominoplasty
- Blepharoplasty
- Brow lift
- Calf implants
- Cheek/malar implants
- Chin/nose implants
- Collagen injections
- Construction of a clitoral hood
- Drugs for hair loss or growth
- Forehead lift
- Hair removal
- Hair transplantation
- Lip reduction
- Liposuction
- Mastopexy
- Neck tightening
- Pectoral implants
- Removal of redundant skin
- Rhinoplasty
- Voice therapy/voice lessons.

**Where to Find It In Writing**

For additional information specific to Ohio State, visit page 36 of the 2014/15 Student Health Insurance Plan. You may find the plan at [THIS LINK](#).

For additional information regarding Aetna’s guidelines for trans-related coverage, you can follow [THIS LINK](#).