

TRANSGENDER HEALTH

Frequently asked questions about coverage and care.

Plan Year January 1 - December 31, 2026

Q: What kind of health care and services do I need if I am transgender?

A: Transgender people have the same health care needs as cisgender people. These include basic physical exams, preventive care and vaccinations. But you may also have special health care concerns and needs. If you wish to transition medically using hormones, a primary care provider or endocrinologist can provide necessary care. If surgery is needed, there are specialists who may be able to help depending on the procedure. These include gynecologists, urologists and plastic surgeons.

Q: Can I be identified as transgender with my medical plan?

A: Yes. Please contact customer service using the phone number on the back of your medical identification card to discuss your gender preferences and provide the requested gender recognition. Our service and claim teams will ensure our records are updated.

Q: Will I have issues with my claims based on the gender I select for my health plan?

A: No. Cigna has removed all gender requirements in our systems to ensure your claims will be covered regardless of the gender you identify as.

Q: What coverage does my health plan provide for transgender services?

A: Your health plan provides coverage for medically necessary treatment, which may include:

- Gender reassignment surgery
- Chest surgery, including mastectomy and breast augmentation
- Hormone therapy
- Required lab testing to monitor prescribed hormone therapy
- Behavioral counseling
- Routine medical care

Q: Do I have coverage for gender dysphoria?

A: Yes. Medically necessary treatment for an individual with gender dysphoria may include the following services:

- Behavioral health services, including but not limited to counseling for gender dysphoria and related psychiatric conditions (e.g., anxiety, depression)
- Hormonal therapy, including but not limited to androgens, anti-androgens, GnRH analogues, estrogens and progestin (prior authorization requirements may apply)



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- › Required lab testing to monitor prescribed hormone therapy
- › Age-related, gender-specific services, including but not limited to preventive health, as appropriate to the individual's biological anatomy (e.g., cancer screening [e.g., cervical, breast, prostate]; treatment of a prostate medical condition)
- › Gender reassignment and related surgery

Q: Are there resources at Cigna that can help me navigate my gender reassignment benefits?

- A:** Yes. Our advocates and case managers are experienced with gender transitioning and can help you navigate your health care plan in several ways:
- › Partnering with you and your providers to help you make more-informed decisions
 - › Helping you locate medical and behavioral providers who are right for you
 - › Helping to identify community support resources
 - › Providing referrals to trained network behavioral health care providers to help you on your journey

Q: How do I find a health care practitioner who specializes in providing care to transgender people?

- A:** It is important for you to feel connected to and safe with your provider. Cigna case managers can work with you to help find providers in your area to support your needs. You can also visit [myCigna.com](https://mycigna.com) to search for mental health providers who are in your plan's network and specialize in working with individuals who identify as LGBTQ. The [Gay and Lesbian Medical Association \(GLMA\)](https://www.glmf.org/) website is another great resource to help find providers sensitive to LGBTQ health needs.

Q: What procedures or treatments are covered for transitioning?

- A:** Reconstructive genital surgery, sometimes referred to as "bottom surgery," can be any combination of the below procedures and treatments.

For male-to-female transition:

- › Vaginoplasty
- › Electrolysis of donor site tissue
- › Penectomy
- › Vulvoplasty
- › Repair of introitus
- › Coloproctostomy
- › Orchiectomy

- › Breast augmentation surgery
- › Feminizing hormone therapy
- › Estrogens and anti-androgens (testosterone blockers) administered to the patient for the purpose of more closely aligning their secondary sexual characteristics with their gender identity

For female-to-male transition:

- › Vaginectomy
- › Hysterectomy
- › Vulvectomy
- › Metoidioplasty
- › Phalloplasty
- › Electrolysis of donor site tissue to be used for phalloplasty
- › Penile prosthesis
- › Urethroplasty
- › Mastectomy
- › Masculinizing hormone therapy
- › Androgens (testosterone) administered to the patient for the purpose of more closely aligning their secondary sexual characteristics with their gender identity

Q: Does my plan cover WPATH-recommended services?

- A:** Yes. Your plan also covers additional services as recommended by WPATH. These include:
- › Blepharoplasty
 - › Rhinoplasty
 - › Voice therapy/voice lessons
 - › Breast augmentation with implants
 - › Electrolysis
 - › Face-lift
 - › Facial bone reduction
 - › Hair removal
 - › Insertion of testicular prosthetic
 - › Pectoral implants
 - › Scrotoplasty
 - › Suction-assisted lipoplasty, lipofilling and/or liposuction
 - › Testicular prosthetic and insertion
 - › Thyroid chondroplasty
 - › Voice-modification surgery

Q: What are my rights related to privacy of my health information?

A: The Health Insurance Portability and Accountability Act (HIPAA) requires most health care providers and health insurance plans to protect your privacy when it comes to certain information about your health or medical history. Information about your transgender status, including your diagnosis, medical history, sex assigned at birth or anatomy, may be protected health information. Such information should not be disclosed to anyone – including family, friends and other patients – without your consent. This information should also not be disclosed to medical staff unless there is a medically relevant reason to do so. If this information is shared for purposes of gossip or harassment, it is a violation of HIPAA.

Q: What additional resources are available to support members of the LGBTQ+ community?

Cigna resources

- › [LGBT Health](#)
- › [Health Concerns for Transgender Persons](#)

Government agencies

- › [U.S. Department of Health and Human Services Office for Civil Rights](#)
- › [Links to state and local human rights agencies](#)
- › [HealthCare.gov](#)

Partner resources, best practices and standards of care

- › [Creating Equal Access to Quality Health Care for Transgender Patients: Transgender-Affirming Hospital Policies from Lambda Legal, the Human Rights Campaign, Hogan Lovells and the New York City Bar](#)
- › [Healthcare Equality Index from the Human Rights Campaign](#)
- › [The National LGBTQIA+ Health Education Center](#)
 - [Guide to Best Practices for Front-line Health Care Staff](#)
 - [Guide to Providing Affirmative Care for Patients with Non-binary Gender Identities](#)
 - [Guide to Creating an Inclusive Environment for LGBT Patients](#)
- › [National Resource Center on LGBT Aging](#)
- › [Transgender Law Center's Guide for Community Clinic Organizing and Advocacy](#)

Clinical standards of care for transgender people

- › [WPATH Standards of Care](#)
- › [An Endocrine Society Clinical Practice Guideline](#)
- › [Center of Excellence for Transgender Health](#)
- › [The Go-To Guide to Gender Surgeons](#)

Mental health resources

- › Trans Lifeline
 - Trans Lifeline Hotline: **877.565.8860**
 - <https://translifeline.org/>
- › National Alliance on Mental Illness (NAMI)
 - HelpLine: **800.950.6264**
 - National network of mental health care providers: <http://www.nami.org/Find-Support/LGBTQ>
- › National Council for Behavioral Health
 - National network of community behavioral health centers as well as a provider database: <http://www.thenationalcouncil.org/>



For questions or support, call Cigna at 800.244.6224. We are available 24/7/365 to help.

