



NAVIGATING GENDER-AFFIRMING CARE

Where to start?

If you are **under** 18 years old

- You will need Informed consent from a parent or legal guardian

This means your care is NOT confidential

- Under the age of 18 you are **unable** to give medical informed consent by yourself. Therefore, you would need a parent/caretaker/guardian to provide consent

If you are **over** 18 years old

- You have more options for confidentiality if insured
- In Colorado, if you contact your insurance company and provide a written request, they are legally obligated to send all billing details to you instead of your parents. This will ensure all aspects of your healthcare are confidential

Who is eligible for treatment?

- You must be diagnosed with gender dysphoria by a licensed therapist or healthcare provider
- Oftentimes these providers will be required to write letters documenting your gender dysphoria for insurance purposes

What do I need to do?

Depends on provider and insurance company and can include things like periodic lab work to measure hormone levels, blood count, lipids and behavioral health services. Psychotherapy is not always required, however it is required to have at least a mental health screening/assessment prior to beginning hormone therapy or surgical options.

Does insurance cover my treatment?

Each insurance company is different. Some companies outline their criteria for coverage in a separate document called "medical policy," which can be found on their website.

- In order to be covered you will be required to prove that treatment is medically necessary for you, which again includes having a diagnosis of gender dysphoria and associated letters
- Most insurance companies do NOT require a therapist letter for hormones, except for puberty blockers. Sometimes it is possible to get hormones without a therapist letter, so ask your healthcare provider if they can provide you the necessary documents
- In the case of surgery, one therapist letter for top surgery and two letters for bottom surgery is currently recommended

What If Insurance denies me?

Some plans continue to have exclusions for transition-related care, which may be **illegal**! If you find yourself in a position where you are excluded or denied by your insurance company, please visit the Trans Health Project at transhealthproject.org to get assistance with options. They offer connections to free lawyers to help with your case and education on your rights



What treatments are offered If I'm curious about transitioning?

Hormone Therapy

- GnRH therapy (puberty blocker) which helps prevent progression of puberty
- Cross-sex hormone therapy (testosterone/estrogen), which helps you attain physical characteristics of your gender

Surgery

- Surgery to change breasts/chest, external and/or Internal genitalia, facial features, and body contouring
 - Surgeries to the chest area are referred to as "top" surgery, while surgery to the genitalia tend to be referred to as "bottom" surgery

Behavioral Health

- Psychotherapy such as Individual, couple, family, and group therapy to help explore gender Identity, gender expression, and promoting support throughout transition. Transitioning can be a difficult time and having the support of friends, family, and therapists can provide valuable support

Other treatments

While insurance coverage is more difficult for these options listed below, these treatments can be valuable in alleviating gender dysphoria:

- Voice and communication therapy to help develop verbal and non-verbal communication skills matching your gender identity
- Hair removal through electrolysis, laser treatment, or waxing
- Breast binding or padding, genital tucking, penile prostheses, or hip/buttocks padding

What Is the reversibility of my therapy?

There are three main categories of transition-related care: fully reversible, partially reversible, and irreversible.

Fully Reversible

- Includes options like puberty blockers and medications that stop menstrual cycles (birth control pills). Puberty blockers are helpful if you haven't started puberty yet and need more time to discover your gender identity

Partially Reversible

- Hormone therapies that include testosterone or estrogen. For example, estrogen can cause enlargement of the breasts that would need surgery to correct. Effects of hormones on fertility can also be partially reversible depending on the length of use

Irreversible

- Surgeries like bottom surgery are mostly irreversible, as well as the effects of testosterone such as facial hair growth, male pattern baldness, voice deepening, and enlargement of the clitoris