



## PRIVATE INSURANCE PLANS SOLD IN COLORADO CAN NO LONGER:

- Consider being transgender a pre-existing condition.
- Decide what is medically necessary for you. That is a decision between you and your medical provider.
- Deny transgender Coloradans services that are offered to cisgender (nontransgender) Coloradans.

## KNOW WHAT'S COVERED IN HEALTH PLANS SOLD IN COLORADO:

Health Insurance Carrier	Hormones	Most Gender Confirming Surgeries	Removed Exclusions From 2015 Health Plans	Transgender-Friendly Plan?
Colorado HealthOP	✓	✓	✓	😊
Anthem BCBS	✓	✓	✓	😊
Humana	✓	✓	✓	😊
Kaiser	✓	✓	✓	😊
Access Health Colorado	✓	✓	✓	😊
Rocky Mountain Health Plans	✓	✓	✓	😊
Assurant Health	✓	✓	✓	😊
United	✓			
Cigna	✓			
Colorado Choice	✓			

## IF YOU ARE WRONGFULLY DENIED MEDICALLY NECESSARY SERVICES FROM YOUR HEALTH INSURANCE CARRIER, IT'S YOUR RIGHT TO:

- Appeal the decision directly with the health insurance carrier. If your health plan ID card has a "CO-DOI" designation on it, your plan is subject to Colorado's insurance laws and rules.
- Contact the Colorado Division of Insurance at [www.dora.colorado.gov/insurancecomplaints](http://www.dora.colorado.gov/insurancecomplaints) to file a complaint.
- Contact the Colorado Civil Rights Division at [www.dora.state.co.us/civil-rights](http://www.dora.state.co.us/civil-rights) to file a complaint.



Questions? Contact [health@one-colorado.org](mailto:health@one-colorado.org) for more information or assistance.