

# TRANSGENDER HEALTH INSURANCE GUIDE

## COLORADO 2017

### IN COLORADO:

You cannot be denied or limited coverage based on “pre-existing conditions” like sexual orientation, gender identity, or health conditions (including HIV status).

You cannot be charged more for health insurance or services because of your sexual orientation or gender identity.

You have a right to medically necessary services, as determined by you and your provider (not the insurer), if those services are provided to other patients without regard to their sexual orientation or gender identity.

All free preventative services offered to non-transgender patients also apply to transgender patients.

### KNOW WHAT’S COVERED IN HEALTH PLANS SOLD IN COLORADO

HEALTH INSURANCE CARRIER	REMOVED TRANSGENDER EXCLUSIONS?	HORMONES	GENDER-CONFIRMING SURGERIES	REQUIRES PRE-AUTHORIZATION*	COMPREHENSIVE COVERAGE
Anthem Blue Cross and Blue Shield	Yes	Yes	Yes	Yes	Yes
Bright Health Plan	Yes	Yes	Yes	Yes	Yes
Cigna	No	Yes	No	Yes	No
Elevate by Denver Health	Yes	Yes	Yes	Yes	Yes
Humana	Yes	Yes	Yes	Yes	Yes
Kaiser Permanente	Yes	Yes	Yes	Yes	Yes
Rocky Mountain Health Plans	Yes	Yes	Yes	Yes	Yes
United Healthcare	No	Yes	No	Yes	No

\*Prior authorization through your doctor may be required to access transgender-specific insurance benefits. Details for insurance plans and requirements can be found at <http://www.connectforhealthco.com>.

### 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, including Bulletin No. B-4.49. Learn more at <http://one-co.co/B-449>.

**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?

Need assistance appealing your denial or filing a complaint? Contact [health@one-colorado.org](mailto:health@one-colorado.org).