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

<table>
<thead>
<tr>
<th>Has a transgender- or LGBTQ-specific health navigator?</th>
<th>Anthem Blue Cross Blue Shield</th>
<th>Bright Health</th>
<th>Cigna</th>
<th>Friday Health Plans</th>
<th>Denver Health (Elevate)</th>
<th>Kaiser Permanente</th>
<th>Rocky Mountain Health Plans</th>
<th>Oscar</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mental and behavioral health coverage?</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>List specific covered services?</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Requires prior-authorization?</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Hormone therapy coverage?</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Puberty blocker coverage?</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Medically necessary, gender-affirming surgery coverage?</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Includes explicit cosmetic exclusions?</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

1 All plans state that they cover “medically necessary” treatments, although they may not specifically state which services are covered. Some plans have exclusions for services that are considered to be "cosmetic" in nature. It is recommended that individuals review each plan and talk to the insurance company for more in-depth information on covered services.

2 Prior-authorization through your doctor may be required to access transgender-specific insurance benefits, including surgery and hormone therapy. Some procedures may be considered cosmetic in nature and not covered. Details for insurance plan exclusions and limitations may be found at www.connectforhealthco.com or by contacting the insurance carrier directly.

3 For more information on which forms of hormone therapy are covered and how medications are tiered, see the document titled “Hormone Therapy Prescription Coverage Guide.”

4 It is strongly encouraged to contact insurance carriers directly to get, in writing, information about restrictions or limitations on puberty blockers for transgender and non-binary youth.

Details for insurance plans and requirements can be found at 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 CCR 42-62, which prohibits discrimination based on sexual orientation and gender identity within the insurance marketplace

- FILE A COMPLAINT WITH THE COLORADO DIVISION OF INSURANCE at www.dora.colorado.gov/insurancecomplaints

- FILE A COMPLAINT WITH THE COLORADO CIVIL RIGHTS DIVISION at www.colorado.gov/pacific/dora/civil-rights

QUESTIONS?

Need assistance appealing your denial or filing a complaint? Contact health@one-colorado.org.