City of Dallas Health Insurance—Transgender Exclusions

Exclusions for transgender persons in the current 70/30 plan:

- Physician office services:
  - Annual mammograms for females ages 35 and up—this excludes transwomen who have not changed their gender marker and transmen who have changed their gender marker. Both may need periodic mammogram screenings.
  - Annual PSA testing for males 35 and up—this excludes transwomen who have changed their gender marker but may need periodic PSA testing.
  - Immunizations for human papilloma virus (HPV) vaccine for women over age 18 but under age 26 who have not yet received the vaccine may receive the vaccine. This excludes transmen who have changed their gender marker.
  - Routine gynecological exam including breast and pelvic examination, treatment of minor infections, and PAP test. Gender not specified, but probably excludes transmen who have changed their gender marker but still need routine breast exams, pelvic exams, and PAP tests.

- Laboratory, x-ray, and other preventive tests:
  - Mammograms—gender not specified, but probably excludes transwomen who have not changed their gender marker and transmen who have changed their gender marker.
  - Cervical cancer screenings—gender not specified, but probably excludes transmen who have changed their gender marker.
  - PSA blood test and digital rectal exam—gender not specified, but probably excludes tranwomen who have changed their gender marker.
  - Bone mineral density tests—gender not specified, but probably excludes transwomen who have not changed their gender marker and transmen who have changed their gender marker.

- All pregnancy and maternity care—gender not specified, but probably excludes transmen who have changed their gender marker.

- Hormones—clarify coverage. UHC Coverage Determination Guideline for Gender Identity Disorder Treatment (CD), updated September 1, 2012, indicates medical provider injections are covered. No coverage determination provided by Caremark, the prescription provider for the plan. Hormones and androgen blockers should be covered the same as any other eligible drug on the plan, regardless of gender.

- Laboratory testing—clarify coverage. UHC CD indicates laboratory testing should be covered. Laboratory tests for medically necessary hormone level monitoring for transgender persons should be covered the same as other wellness laboratory tests.

- Surgeries—eliminate exclusions for medically necessary surgeries for transgender persons. This includes surgeries needed for reasons not related to gender identity or expression, even though they are sometimes undertaken to increase body conformity. Examples are the removal of an ovarian cyst or testicles to treat cancers.

- Surgeries—eliminate exclusions of “sex transformation operations,” as defined in the UHC CD.