Transgender Health Services

A guide for Harvard Pilgrim members

Your plan covers transgender health services in a supportive and affirming environment. This coverage is available for you and your covered dependents.

What is covered?
Your plan coverage for transgender health services includes:

- Transfeminine surgeries, including breast/chest, genital and facial feminization procedures
- Transmasculine surgeries, including breast/chest and genital surgery
- Related physician and behavioral health visits
- Outpatient prescription drugs

Benefits for transgender health services are in addition to other benefits provided under your plan. The covered benefits provided under transgender health services are not considered to be cosmetic services or reconstructive surgery to correct a physical functional impairment. Coverage for those services is limited to the services described under the reconstructive surgery benefit in your Benefit Handbook.

Your Benefit Handbook includes additional coverage details. You can access your Benefit Handbook and your Prescription Drug Brochure by logging in to your secure account at www.harvardpilgrim.org.

How to work with doctors
Some providers who perform these surgeries are not currently in Harvard Pilgrim’s network.

To obtain coverage and minimize your costs, Harvard Pilgrim will help you and your physician(s) identify one or more providers who are appropriate to provide services under this benefit.

Qualifying for coverage
In order to receive coverage for transgender health services, you must meet Harvard Pilgrim’s clinical guidelines and receive prior authorization for care. The Clinical Medical Review Criteria are available online for you and your provider. Please note that policies and criteria are subject to change.

To review the Clinical Medical Review Criteria, please visit www.harvardpilgrim.org/provider, then click through the following links: Prior Authorization > Clinical/Auth. Policies > Transgender Health Services.

Read on for more
What support is available?

Harvard Pilgrim has a Care Management team that is dedicated to helping you navigate your transgender health benefits, the network and troubleshoot any issues. The Member Services Department is your primary point of contact to access this team.

A representative will provide you with the information you need and offer to refer you to our Transgender Care Management team.

Harvard Pilgrim’s transgender health services support program is designed to help you manage your health and assist you with questions and concerns. The program is open to members of all ages. You will be assigned to a nurse care manager/transgender specialist who will work collaboratively with you and your caregiver to ensure the most appropriate plan of care based on your goals. You can choose to communicate by telephone, email or secure messaging via MyConnect.

Support services include:

- Education regarding both medical and surgical interventions
- Assistance with provider search for medical and surgical services
- Review of required documentation for surgical procedures
- Identification of community resources and support
- Post-surgical outreach to address any clinical issues and ensure proper follow-up

How to get started

To begin the process and learn more about your benefit, please contact Member Services at [redacted]. Representatives are available Monday, Tuesday and Thursday, 8 a.m. to 6 p.m.; Wednesday, 10 a.m. to 6 p.m.; and Friday 8 a.m. to 5:30 p.m. For TTY service, call [redacted].