Obtaining gender affirming care in Massachusetts...

...should be safe

Know Your Rights. You have a right to access gender-affirming health care in Massachusetts that is free from discrimination, harassment, and violence. Any infringement on, or interference with, this right is against the law. It is illegal to deny you access to health care on the basis of your actual or perceived gender identity or sexual orientation, or your race, ethnicity, national origin, religion, disability, or age. It is also illegal for an employer or housing provider to discriminate against you based on your transgender status, including whether or not you have accessed, or are currently accessing, gender affirming care.

- If you have concerns about your experience accessing health care or believe that you have been discriminated against, please file a complaint with our Civil Rights Division online at **mass.gov/how-to/file-a-civil-rights-complaint** or call **617-963-2917.**

...should be confidential

- Health care providers generally cannot share medical records or information about health care services with your partner, parents, guardians, or anyone else without your permission. Likewise, your employer cannot access personal information about your or your partner's reproductive-health decisions.

...should be affordable

You have a right to insurance coverage for gender-affirming health care in Massachusetts. Massachusetts law prohibits insurers from excluding treament for gender dysphoria.

If you have Private Insurance. Coverage for gender affirming care cannot be excluded from private health insurance plans that are subject to Massachusetts law (fully-insured health plans). These plans must, at minimum, cover gender affirming health care that is medically necessary, which can include hormone therapy and puberty blockers, gender affirming surgeries, mental health services, hair removal, and speech therapy.

- If you are not sure whether your health insurance is fully-insured, contact your health insurance provider or your employer.
- Although self-funded or self-insured plans are not subject to state regulation, many such plans still cover gender affirming care. If you have a self-funded or self-insured plan and have been denied access to gender affirming care, there may still be other actions you can take, including appealing through your insurance plan. If you have questions, you should contact one of the resources listed below to learn more.
- Contact your health insurer to see what evidence is required to be eligible for coverage, and whether any services require a prior authorization. Insurers generally enforce certain eligibility requirements for gender affirming surgery, such as:
  - A diagnosis of gender dysphoria
  - A desire to live and be accepted as a member of another gender
  - A new gender identity that has existed for some set duration of time
  - A documented and stable gender-identity

If you have MassHealth. MassHealth is required to cover all medically necessary gender-affirming health care, including hormone therapy and puberty blockers, gender affirming surgeries, mental health services, hair removal, and speech therapy.

- A determination of medical necessity may include criteria such as:
  - A diagnosis of gender dysphoria
  - A recommendation for the treatment or procedure by a licensed qualified behavioral health professional
  - Co-morbid medical or behavioral health conditions are managed and controlled

If you are uninsured. If you are uninsured or need additional financial assistance, gender affirming health care may also be paid for by the Massachusetts Health Safety Net, private grants, and other financial assistance programs.

- In Massachusetts:
  - The Health Safety Net: **https://www.mass.gov/info-details/information-for-patients**
- Organizations offering grants:
  - Darcy Jeda Crobitt Foundation: **https://www.darcycorbitt.org/djcfund.html**
  - The Happy Transgender Center: **https://thehappytransgendercenter.org/apply-for-surgery-grant**
  - Jim Collins Foundation: **https://jimcollinsfoundation.org/apply/**
  - The LOFT LGBTQ+ Community Center: **https://www.loftgaycenter.org/transmission**
  - Point of Pride: **https://www.pointofpride.org/annual-transgender-surgery-fund**
  - Trans United with Family and Friends: **https://tufforg.wixsite.com/tuffnew/apply**
  - The Transgender Emergency Fund of Massachusetts: **https://transemergencyfund.org/**
- Many hospitals and health care providers offer their own financial assistance program. You should contact your provider or the hospital directly for more information.

If you have a problem with health insurance bills or medical bills, file a complaint with our Health Care Division online at https://www.mass.gov/how-to/file-a-health-care-complaint or call our Health Care Helpline at **(617) 963-2100.**

Additional Resources & Assistance

To find a gender-affirming health care provider or mental health support related to gender affirming care:

- See the Mental Health and Gender-Affirming Care Resource Guide: **https://www.mass.gov/doc/maaglgbtq2iamentalhealthgenderaffirmingcareenglish/download**
- Call the Trans Lifeline at **877-565-8860** or visit **translifeline.org.**

For legal information and assistance:

- Contact GLBTQ Legal Advocates and Defenders at **800-455-4523** or go to **GLADAnswers.org.**
- Call Health Law Advocates at **855-218-2519** or visit **healthlawadvocates.org.**
- Call the ACLU of Massachusetts at **617-482-3170** or online at: **legalresources@aclum.org.**
- Call the Attorney General's Office. For concerns about your health insurance or medical bills, please file a complaint with the Health Care Division online at **https://www.mass.gov/how-to/file-a-health-care-complaint** or call our Health Care Helpline at **(617) 963-2100.** For all other concerns about accessing gender affirming care, please contact the Civil Rights Division at **mass.gov/how-to/file-a-civil-rights-complaint** or call **617-963-2917.**

For social support and services for youth:

- Find your local Alliance of Gay and Lesbian Youth Group at **https://www.bagly.org/the-agly-network**