

Insurance coverage for gender-affirming hormone therapy

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UMMS Capstone for Impact

Branch: Systems Based, Hospital Based

Project Summary

My project was based in an adolescent clinic in Detroit where my mentor devotes a large amount of her time to taking care of transgender young people. The clinic's transgender patients are almost exclusively insured by Medicaid and the clinic staff is constantly battling various insurance companies in an attempt to get coverage for their trans patients' gender-related healthcare. I spent my time in the clinic identifying the major companies through which their transgender patients were insured and putting together a set of resources for providers to use when attempting to get authorization for the coverage of gender-affirming medical care, most commonly cross-sex hormone therapy."

Action Items/Outcome

Provider "how-to" guide for successfully securing gender-affirming healthcare for transgender patients

Conclusion/Reflection

I took away a few different conclusions from working on this project. First was just the complexity of insurance policies and the amount of time and effort is required to battle insurance companies on behalf of a patient. Furthermore the arbitrary rules that companies follow in deciding what they will or will not cover was shocking to me. The variation between different policies surrounding coverage of cross-sex hormone therapy within the state of Michigan was huge. The biggest take-away was an understanding of the many, many ways that our healthcare system puts barriers up in front of some of the most vulnerable populations that we will take care of as physicians. More than anything else this project highlighted for me the importance of advocating for patients whatever their needs are, even if it's something as un-glamorous as arguing with insurance companies over phone and fax all day.