



Developmental  
Disabilities  
Planning Council

*Easy Read Edition*

# Barriers to Gender Affirming Health Care

Part 3: How do people pay for  
gender affirming care?

# How do people pay for gender affirming care?



Some people have health insurance that pays for gender affirming care.



**Health insurance** is a program that lets people pay a certain amount of money each month to an insurance company.



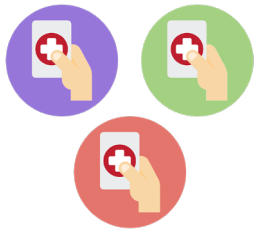
Then, the insurance company will help them pay for health care.



For example, insurance can help you pay for going to the hospital and getting medicine.



Having health insurance means you do not pay the full cost of your health care.



There are different kinds of health insurance.



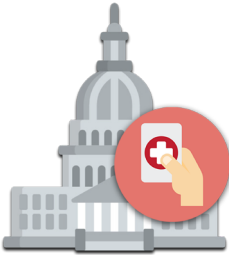
If you have a job, you might get health insurance through your job.



This is called **private health insurance**.



You might also get health insurance through the government.



When you get health insurance through the government, it is called public health insurance.



One type of public health insurance is **Medicaid**.

Medicaid is public health insurance for:



- People with disabilities.



- People who do not have a lot of money.



Each state has its own Medicaid program.

1. =  
2. =

That means each state can make its own rules about its Medicaid program.



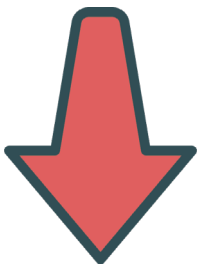
To learn more about Medicaid, you can read our toolkit "[A Self-Advocate's Guide to Medicaid.](#)"



Not all health insurance pays for gender affirming care.



Cisgender people are more likely to have their gender affirming care paid for by insurance.



Health insurance companies are less likely to ask cisgender people to “prove” they need gender affirming care.



Transgender and nonbinary people may not have their gender affirming care paid for by health insurance.



Health insurance companies may make transgender and nonbinary people “prove” they need gender affirming care.



We will talk more about this in the section “Why is health care hard for transgender people?”

*This project was supported, in part by grant number C00018GG, from the U.S. Administration for Community Living, the Department of Health and Human Services, Washington, D.C. 20201 through the New York State Developmental Disabilities Planning Council (NYS DDPC). Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy or the opinions, interpretation or policy of the NYS DDPC.*