



**Developmental  
Disabilities  
Planning Council**

*Easy Read Edition*

# **Barriers to Gender Affirming Health Care**

**Part 4: What are the costs of  
gender affirming care?**

# What are the costs of gender affirming care?



Gender affirming care costs money.



Different kinds of gender affirming care cost different amounts of money.



Gender affirming surgeries cost more money in one big payment.



Gender affirming hormones require paying for a prescription again and again.

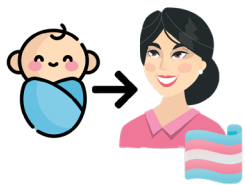


All gender affirming care includes doctor appointments that cost money.



Going to and from doctor's appointments costs money.

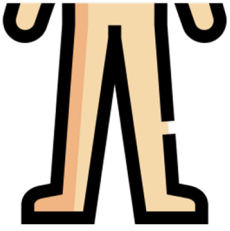
For example:



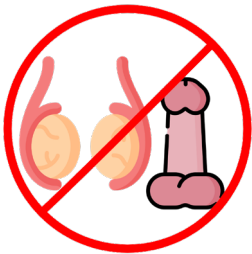
Halimah is a trans woman.



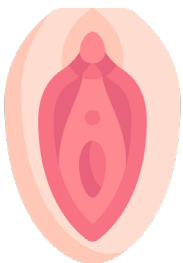
Halimah wants to get bottom surgery.



Bottom surgeries are surgeries that happen on the lower half of your body.



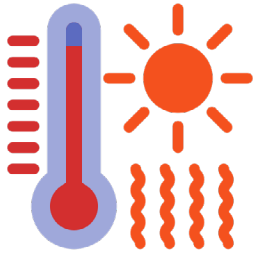
Halimah wants to get bottom surgery to get rid of her penis and testicles.



She wants to get bottom surgery to give her a vagina.



Halimah also wants to get electrolysis for her facial hair.



Electrolysis removes hair from the body by zapping it with heat.



Halimah's health insurance will pay for most of her bottom surgery.



Halimah will still have to pay \$5,000 for her bottom surgery after her health insurance pays.



Halimah's health insurance will not pay for her electrolysis treatments.



Halimah will have to pay \$75 each time she goes for an electrolysis treatment.



Halimah will need 10 electrolysis treatments for her face.



Those 10 treatments will cost \$750 total.



Halimah will need \$5,750 in order to pay for bottom surgery and electrolysis.



Insurance may pay for some parts of gender affirming care but not others.



Insurance only pays for medical costs for gender affirming care.



Insurance will not pay for transportation to get to gender affirming care appointments.



Insurance will not pay for someone's hotel if they need one for gender affirming care.



People who get gender affirming surgeries may need to travel for surgery.



They may need to get a hotel room to stay in before and after surgery.



Someone may need to travel with them as support.



People may need to take time off after surgery to heal.





People may need to take time off after surgery to rest.



Taking time off from work can mean not getting paid.



Taking time off from work can mean using up any paid time off a person has.

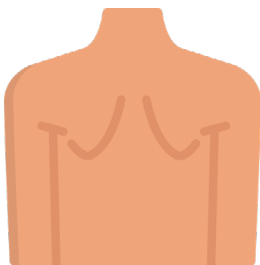
For example:



Cliff wants to get top surgery.



Top surgery will remove Cliff's breasts.



It will make their chest look more masculine.



The nearest top surgeon that uses their insurance is eight hours away.



Cliff gets an appointment with this surgeon.



This surgeon agrees to do Cliff's top surgery.



Cliff and the surgeon pick a date for Cliff's surgery.



Cliff needs to travel to get to their surgery.



Cliff's friend comes with them to help them get home after the surgery.



Cliff's friend needs a hotel room while they wait for Cliff to get out of the hospital.



Cliff stays in the hospital for two days after the surgery.



Cliff's insurance pays for their surgery.



Cliff's insurance will not pay for their travel to the city.



Cliff's insurance will not pay for their friend's hotel room.



Cliff has to pay for travel to the city their surgery is in.



Cliff has to pay for their friend's hotel room.