



**Developmental
Disabilities
Planning Council**

Easy Read Edition

A Self-Advocate's Guide to Gender- Affirming Health Care

Part 4: How can I get gender- affirming health care?

How can I get gender-affirming health care?

Finding a Medical Provider



You might want to get gender-affirming health care.



But it can be hard to find a doctor that can help you with this.



Most doctors are not trained in gender-affirming health care.

Here are some tips to help you find a doctor that can give you gender-affirming health care:

Talk to the doctors you already see.



Ask your primary care doctor.



Your primary care doctor is the doctor you see for general health care.



Your primary care doctor may be trained in gender-affirming health care.



Or they may be able to send you to a doctor who is trained in gender-affirming health care.

Look for doctors in your area.



Do a web search for “transgender health care [your city or area].”



That may bring up results for doctors that provide gender-affirming health care.

Ask a local health clinic



Contact a local health clinic.



Some clinics, like [Planned Parenthood](#), provide gender-affirming health care, such as hormones.



Health clinics usually cannot perform surgery.



But they can send you to doctors who can perform surgery.

Talk with other transgender or nonbinary people in your area



Other transgender people in your area may be able to tell you about local doctors.



They may be able to give opinions about which doctors are nice.



Do a web search for “transgender support groups [your city or area].”



If there is an in-person group in your area, try to go to a meeting.



If the group has an online space like a Facebook page or a forum, ask to join the group.



Ask the group if it is okay for you to ask them questions about transitioning.



Ask the group if it is okay for you to ask for names of doctors they trust.



If the group says, yes, ask them questions about transition and doctors.

Insurance Coverage



Health insurance is a program that lets people pay 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. Insurance can help you pay for 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.

HELLO, I'M
public health
insurance

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



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



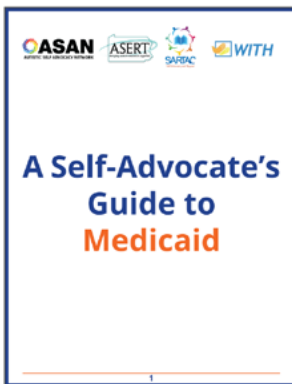
Medicaid is public health insurance for people with disabilities and people who do not have a lot of money.



Each state has its own Medicaid program.



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



You can learn more about Medicaid in our toolkit "[A Self-Advocate's Guide to Medicaid](#)."



Getting gender-affirming health care, like hormone replacement therapy or surgery, can cost a lot of money.



Health insurance can help pay for these things.



But whether your health insurance will help pay for gender-affirming health care depends on a couple things.



It depends on what state you live in.



It also depends on what kind of health insurance you have.



If you have private health insurance, it is up to the insurance company whether they will cover gender-affirming health care.



But some states have laws saying private insurance companies must cover gender-affirming health care.



In these states, it is against the law for private insurance companies to refuse to cover gender-affirming health care.



You can read more about these laws at the [LGBT Movement Advancement Project](#).



If you have Medicaid, it is up to the state whether they will cover gender-affirming health care.



Some states have laws saying that they will cover gender-affirming health care.



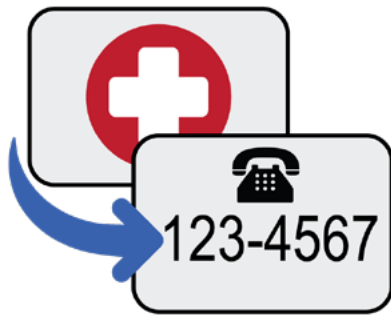
Some states have laws saying they will **not** cover gender-affirming health care.



You can read more about these laws at the [LGBT Movement Advancement Project](#).



The best way to find out whether your health insurance will cover gender-affirming health care is to call them and ask.



Call the number on the back of your health insurance card.

For example:



Julie is a transgender woman.



Julie wants to know if her insurance will cover feminizing hormones and testosterone blockers.



Julie has two different health insurances.



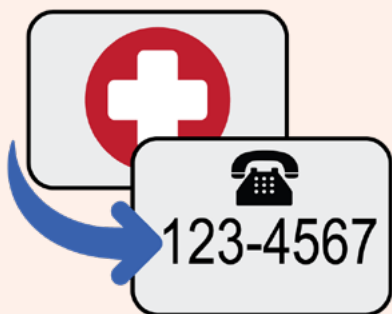
One is private health insurance through her job.



The other is Medicaid through her state.



Julie calls each health insurance.



She finds the phone numbers on the back of her insurance cards.



Julie finds out whether her insurance will cover her gender-affirming health care.

Barriers to Transition-Related Health Care



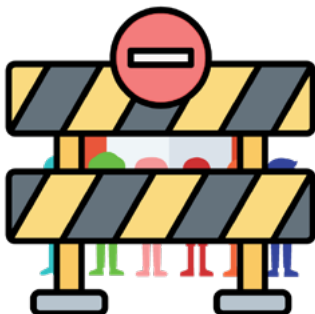
Transgender and nonbinary people face a lot of barriers to gender-affirming health care.



Barriers are things that get in the way of someone getting gender-affirming health care.



Sometimes, these barriers are small but annoying.



Other times, these barriers are very big.

Some types of barriers transgender and nonbinary people face in getting gender-affirming health care are:



- There are not a lot of doctors and clinics that provide gender-affirming health care.



There are even fewer doctors and clinics that provide gender-affirming surgeries.



Sometimes, there are no doctors in an entire state that do some kinds of surgeries.



- Gender-affirming health care can cost a lot of money.



Doctor appointments cost a lot of money.



Medications, like hormones or blockers, cost a lot of money.



Surgeries cost a lot of money.



Sometimes insurance pays for these things.



Other times, insurance will not pay for these things.



Sometimes there isn't a gender-affirming health care clinic near someone. They may spend a lot of money to travel to the clinic.



- Some clinics make people get a lot of proof they are “ready” to get gender-affirming health care.



The clinics might require a letter from a therapist or counselor saying the person is “ready” to get care.



Or the clinics might make the person bring health records from their primary care doctor.



All these things cost money.



All these things can make the process of getting gender-affirming health care much slower.



One big barrier to care for transgender and nonbinary people is new laws about gender-affirming health care.



More states are passing laws saying who can and cannot get gender-affirming health care.



A law might say that nobody under 18 years old in the state can get gender-affirming health care.



Some transgender and nonbinary people have disabilities. A law might say they have to “prove” that their disabilities have gone away before they can get gender-affirming health care.



All these laws are bad.



All these laws are wrong.



These laws are not based on science.



These laws are based on lies about how gender-affirming health care works.



These laws do not keep transgender and nonbinary people safe.



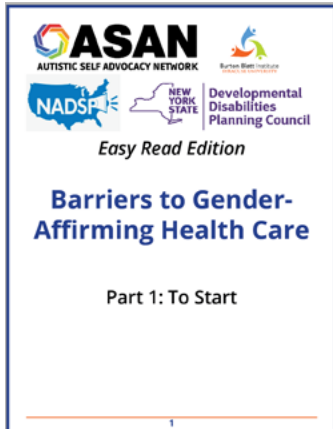
Some people are not sure if they are transgender or nonbinary. These laws do not keep them safe.



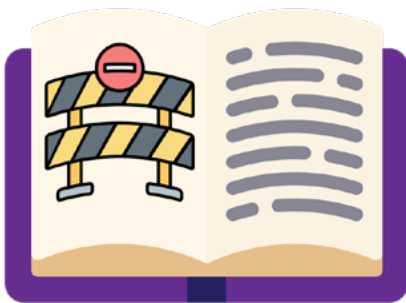
These laws do not keep people who are LGBTQ+ in other ways safe.



These laws just make it harder for transgender and nonbinary people to get health care.



We talk more about these laws in [our toolkit on Barriers to Gender-Affirming Health Care](#).



In that toolkit, we also talk about other kinds of barriers to gender-affirming health care.