



Questions to Ask Your Insurance Regarding Gender Affirming Surgery or Procedures

- ☐ What gender affirming surgical procedures do you cover? Or ask about your specific surgery.
- ☐ Is a prior authorization required?
- ☐ What is the criteria for approval? (Ask them to email you the policy statement – it typically includes all of the information that you need to get to them in order for them to approve the procedure).
 - ☐ Specific criteria for approval to ask about:
 - ☐ Duration of hormone therapy requirement?
 - ☐ Duration of living socially transitioned requirement?
 - ☐ Mental health provider letter requirements
 - ☐ Number of letters
 - ☐ Provider certification (like Masters or PhD requirement)
 - ☐ Do the letters expire
- ☐ How long will it take to process my PA once you receive it from the surgeon?
- ☐ How will I be notified of the result?
- ☐ Expected costs:
 - ☐ What is my deductible?
 - ☐ What is my max out of pocket cost?
 - ☐ What is my copay to see a specialist?
- ☐ Do you cover any travel expenses for surgery?