Healthcare Laws and Policies:  
State Employee Coverage for Transition-Related Care

No updates required since June 25, 2021

Note: Some state policies explicitly include medically necessary care for transgender people, whereas other state policies explicitly exclude such care. Still other states have no explicit policy either way. Importantly, even in states with no explicit policy or mention of coverage, transgender people may still be able to access transgender-inclusive coverage or benefits. However, when states have no explicit policy, transgender people are more likely to report obstacles to receiving care, including being denied needed care.

Alabama
- State employee health plan does not mention coverage for transition-related care.

Alaska
- State employee health plan does not mention coverage for transition-related care.

Arizona
- State employee health plan explicitly excludes coverage for transition-related care.

Arkansas
- State employee health plan explicitly excludes coverage for transition-related care.

California
- State employee health plan explicitly includes coverage for transition-related care.
  - See CalPERS Health Plans (from 2014).

Colorado
- State employee health plan does not mention coverage for transition-related care.

Connecticut
- State employee health plan explicitly includes coverage for transition-related care.

Delaware
- State employee health plan explicitly includes coverage for transition-related care.

District of Columbia
- State employee health plan explicitly includes coverage for transition-related care.
  - See Department of Human Resources Memorandum (2014)
Florida
- State employee health plan explicitly excludes coverage for transition-related care.
- See State Employee’s HMO Plan (2017).

Georgia
- State employee health plan does not mention coverage for transition-related care.

Hawaii
- State employee health plan does not mention coverage for transition-related care.

Idaho
- State employee health plan explicitly excludes coverage for transition-related care.

Illinois
- State employee health plan does not mention coverage for transition-related care.

Indiana
- State employee health plan includes coverage for transition-related care.
- See State of Indiana Wellness CDHP Plan (pg. 25, 2017) [Note: Precertification required]

Iowa
- State employee health plan does not mention coverage for transition-related care.

Kansas
- State employee health plan does not mention coverage for transition-related care.

Kentucky
- State employee health plan includes coverage for transition-related care.
- See Kentucky Employees’ Health Plan (pg. 24, 2017) [Note: Precertification required]

Louisiana
- State employee health plan explicitly excludes coverage for transition-related care.

Maine
- State employee health plan does not mention coverage for transition-related care.

Maryland
- State employee health plan includes coverage for transition-related care.
- See Gender Dysphoria Coverage Under the State Employee and Retiree Health and Welfare Benefits Program (2014).
Massachusetts
- State employee health plan explicitly includes coverage for transition-related care.
- See Bulletin 2014-03 and Health Plan Options for Active State Employees (plan handbooks)

Michigan
- State employee health plan does not mention coverage for transition-related care.

Minnesota
- State employee health plan explicitly includes coverage for transition-related care.
- See Minnesota Advantage Health Plan (2016).

Mississippi
- State employee health plan explicitly excludes coverage for transition-related care.
- See Mississippi State and School Employee’s Life and Health Insurance Plan (2017).

Missouri
- State employee health plan does not mention coverage for transition-related care.

Montana
- State employee health plan explicitly includes coverage for transition-related care.

Nebraska
- State employee health plan explicitly excludes coverage for transition-related care.
- See WellNebraska Health Plan (2017).

Nevada
- State employee health plan explicitly includes coverage for transition-related care.
- See Plan Benefit Information (Covered Services, 6.34 pg. 24)

New Hampshire
- State employee health plan explicitly includes coverage for transition-related care.
- See 2018 HMO Plan and POS Plan Benefit Booklets, Section 7.VI.H.

New Jersey
- State employee health plan does not mention coverage for transition-related care.

New Mexico
- State employee health plan does not mention coverage for transition-related care.

New York
- State employee health plan explicitly includes coverage for transition-related care.
- See State Empire Plan summary (page 11), Medical Policy Number 7.01.84, Medical Policy Number 11.01.26, or Department of Civil Service Employee Benefits page.
North Carolina
- State employee health plan explicitly excludes coverage for transition-related care, effective 2018. See State 80/20 Plan (page 50) and State 70/30 Plan (page 48).

North Dakota
- State employee health plan explicitly excludes coverage for transition-related care.

Ohio
- State employee health plan explicitly excludes coverage for transition-related care.

Oklahoma
- State employee health plan does not mention coverage for transition-related care.

Oregon
- State employee health plan explicitly includes coverage for transition-related care.

Pennsylvania
- State employee health plan explicitly includes coverage for transition-related care.
- See PEBTF Medical Plan Document (pg. 150, 2017)

Rhode Island
- State employee health plan explicitly includes coverage for transition-related care.
- See Rhode Island Health Plan (2014)

South Carolina
- State employee health plan does not mention coverage for transition-related care.

South Dakota
- State employee health plan does not mention coverage for transition-related care.

Tennessee
- State employee health plan explicitly excludes coverage for transition-related care.

Texas
- State employee health plan does not mention coverage for transition-related care.

Utah
- State employee health plan does not mention coverage for transition-related care.
Vermont
- State employee health plan does not mention coverage for transition-related care.

Virginia
- State employee health plan currently does not mention coverage for transition-related care.

Washington
- State employee health plan explicitly includes coverage for transition-related care.
- See Group Health Benefit Booklet (pg. 35-36, 2017).

West Virginia
- State employee health plan explicitly excludes coverage for transition-related care.
- See PEIA Schedule of Benefits (2017).

Wisconsin
- State employee health plan explicitly includes coverage for transition-related care.
- In 2016, Wisconsin approved these benefits, but Gov. Walker requested the state board reverse the decision and explicitly exclude transition-related care, which they did in 2017 (see Correspondence Memorandum, 1/2017). In August 2018, these exclusions were reversed by the Wisconsin Group Insurance Board, effective 1/1/2019.

Wyoming
- State employee health plan does not mention coverage for transition-related care.

U.S. Territories

American Samoa
- Territory employee health plan does not mention coverage for transition-related care.

Guam
- Territory employee health plan does not mention coverage for transition-related care.

Commonwealth of the Northern Mariana Islands
- Territory employee health plan does not mention coverage for transition-related care.

Puerto Rico
- Territory employee health plan does not mention coverage for transition-related care.

U.S. Virgin Islands
- Territory employee health plan does not mention coverage for transition-related care.