Healthcare Laws and Policies:  
Medicaid Coverage for Transgender-Related Care

No updates required since August 10, 2022

Some state Medicaid policies explicitly include gender-affirming, 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 gender-affirming 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 Medicaid has no explicit policy regarding transgender health coverage and care

Alaska
- State Medicaid policy explicitly covers transgender health coverage and care
- Previously, state explicitly excluded transgender health coverage and care. See 7 AAC 110.405 Physician services coverage and limitations (since 2010). Overturned by Being v. Crum (June 2021). See also “Alaska Department of Health and Social Services regulations re: Medicaid coverage and payment for gender dysphoria-related services Memorandum” (June 2021).

Arizona
- State Medicaid policy explicitly excludes transgender health coverage and care
- See 9 AAC R9-22-205.B (since at least 2004)

Arkansas
- State Medicaid policy explicitly excludes transgender health coverage and care
- See HB 1570 (2021) prohibiting Medicaid coverage of gender-affirming care for minors; prohibiting private insurers from covering gender-affirming care for minors; allowing private insurers to refuse to cover gender-affirming care for adults

California
- State Medicaid policy explicitly covers transition-related health care

Colorado
- State Medicaid policy explicitly covers transition-related health care
- See 10 CCR 2505-10 8.700 (2017).
Connecticut
- State Medicaid policy explicitly covers transition-related health care

Delaware
- State Medicaid policy explicitly covers transition-related health care

District of Columbia
- State Medicaid policy explicitly covers transition-related health care

Florida
- State Medicaid policy explicitly excludes transgender health coverage and care
- See Rule 59G-1.050, published Aug 10 and effective Aug 21, 2022
- Formerly, state Medicaid had no explicit policy regarding transgender health coverage and care

Georgia
- State Medicaid policy explicitly covers transition-related health care
- Formerly, state explicitly excluded transgender health coverage and care. See State Plan (p1c; since 1992). Overturned in 2022 by Thomas et al v. Georgia Department of Community Health, and see more coverage of case outcome here.

Hawai`i
- State Medicaid policy is unclear regarding transgender health coverage and care
- HB 2084 (2016) bans gender identity discrimination in health insurance. However, state regulations (HCR § 17-1737-84(22)(A)) explicitly exclude “sex-transformation treatments” and related services from the state’s medical assistance program. In the absence of explicit guidance from the state about the apparent conflict between these two policies, the ability of Hawaiians to access gender-affirming care through the state’s Medicaid program is uncertain.

Idaho
- State Medicaid has no explicit policy regarding transgender health coverage and care

Illinois
- State Medicaid policy explicitly covers transition-related health care
- See IDHFS announcement (2019).

Indiana
- State Medicaid has no explicit policy regarding transgender health coverage and care
Iowa
- State Medicaid policy explicitly covers transition-related health care
- In March 2019, the Iowa Supreme Court ruled that the state’s previous exclusion of transgender health coverage (see 441 IAC 78.1(249A)) violated the state’s civil rights law, and therefore was illegal. The decision found that gender-affirming health care is medically necessary and therefore may not be excluded. However, in May 2019, the Iowa governor signed a law (HF 766) that allows Medicaid and other state-funded health care providers to choose not to cover transgender-related care. In November 2021, an Iowa District Court ruled that denying Medicaid coverage for transition-related care violates the state’s law and constitution, and ordering the state’s Department of Human Services to provide coverage when medically necessary.

Kansas
- State Medicaid has no explicit policy regarding transgender health coverage and care

Kentucky
- State Medicaid policy explicitly excludes transgender health coverage and care
- See Kentucky Medicaid Provider Manual (pg.16) (July 2021).
- Formerly, state had no explicit policy

Louisiana
- State Medicaid has no explicit policy regarding transgender health coverage and care
- However, the Transgender Legal Defense & Education Fund (TLDEF) reports that while there is no official state policy on transgender-related care in Louisiana Medicaid, the individual insurance organizations operating under Louisiana Medicaid each have inclusive policies for covering transgender-related care.

Maine
- State Medicaid policy explicitly covers transition-related health care
- State policy formerly explicitly excluded transgender health coverage and care, but a June 2019 emergency ruling from the state’s Department of Health and Human Services eliminated this exclusion. By September 2019, the state’s Benefits Manual explicitly included transgender related care.

Maryland
- State Medicaid policy explicitly covers transition-related health care
- See PT 37-16 (2016).

Massachusetts
- State Medicaid policy explicitly covers transition-related health care

Michigan
- State Medicaid policy explicitly covers transition-related health care
- See Michigan Provider Manual (pg.15, Section 5 – Nondiscrimination) (2019)
Minnesota
- State Medicaid policy explicitly covers transition-related health care
- See Minnesota Provider Manual (2017 guidance, brought about by 2016 judicial decision (OutFront Minnesota v. Piper)).

Mississippi
- State Medicaid has no explicit policy regarding transgender health coverage and care

Missouri
- State Medicaid policy explicitly excludes transgender health coverage and care

Montana
- State Medicaid policy explicitly covers transition-related health care

Nebraska
- State Medicaid policy explicitly excludes transgender health coverage and care
  - See 471 NAC 10-004 (pg. 207; since 1990).

Nevada
- State Medicaid policy explicitly covers transition-related health care
  - See Web Announcement 1532 (2018).

New Hampshire
- State Medicaid policy explicitly covers transition-related health care
  - See NH Medicaid Care Management Program Member Handbook (p56; 2019)
  - Formerly, state explicitly excluded transition-related care (see New Hampshire Medicaid Services (Form 77L) (2017)). Ban lifted in Oct 2017.

New Jersey
- State Medicaid policy explicitly covers transition-related health care

New Mexico
- State Medicaid has no explicit policy regarding transgender health coverage and care

New York
- State Medicaid policy explicitly covers transition-related health care
  - See 18 NYCRR 505.2 (2016).

North Carolina
- State Medicaid has no explicit policy regarding transgender health coverage and care
North Dakota

- State Medicaid policy explicitly covers transgender health coverage and care
- See General Information for Providers: North Dakota Medicaid and Other Medical Assistance Programs (p53-55; Jan 2022)
- Previously, state had no explicit policy

Ohio

- State Medicaid policy explicitly excludes transgender health coverage and care
  - However, multiple news outlets including The Washington Post and Bloomberg News report that state officials—as of 2019—are not enforcing this exclusion.
- See OH OAC 5160-2-03 (2017; since 2015).

Oklahoma

- State Medicaid has no explicit policy regarding transgender health coverage and care

Oregon

- State Medicaid policy explicitly covers transition-related health care
- See OHP Handbook (since 2014, effective 2015).

Pennsylvania

- State Medicaid policy explicitly covers transition-related health care

Rhode Island

- State Medicaid policy explicitly covers transition-related health care

South Carolina

- State Medicaid has no explicit policy regarding transgender health coverage and care

South Dakota

- State Medicaid has no explicit policy regarding transgender health coverage and care

Tennessee

- State Medicaid policy explicitly excludes transgender health coverage and care.
- See TennCare Medicaid Exclusions (pg. 85) (since 2006).

Texas

- State Medicaid policy explicitly excludes transgender health coverage and care
- See Texas Medicaid Provider Manual (since at least 2019)
Utah
- State Medicaid has no explicit policy regarding transgender health coverage and care
- However, the Transgender Legal Defense & Education Fund (TLDEF) reports that while there is no official state policy on transgender-related care in Utah Medicaid, the individual insurance organizations operating under Utah Medicaid each have inclusive policies for covering transgender-related care.

Vermont
- State Medicaid policy explicitly covers transition-related health care
- See Department of Vermont Health Access Medical Policy (since 2008; updated multiple times, most recently 2016).

Virginia
- State Medicaid has no explicit policy regarding transgender health coverage and care

Washington
- State Medicaid policy explicitly covers transition-related health care

West Virginia
- State Medicaid policy explicitly covers transition-related health care
- See Fain v. Crouch (2022)
- Formerly, state Medicaid policy explicitly excluded transgender health coverage and care. See West Virginia Medicaid Provider Manual, Ch 100, Section 161 (since at least 2005). Overturned in 2022 by Fain v. Crouch.

Wisconsin
- State Medicaid policy explicitly covers transition-related health care
- Explicitly excluded in 1996 (see DHS 107.03), until 2019 ruling (Flack v. Wisconsin Department of Health) overturning the exclusions and requiring the state to publish a coverage policy for these services.

Wyoming
- State Medicaid has no explicit policy regarding transgender health coverage and care
- See Wyoming Medicaid Handbook (Sept 2019) with no mention of such care or exclusions, as compared to older handbook linked below.
- Formerly, state Medicaid policy explicitly excluded transgender health coverage and care. See Medicaid Handbook (pg. 17) (since at least 1992; last updated 2016). However, The Washington Post reported that state officials—as of July 2019—were not enforcing this exclusion.
U.S. Territories

American Samoa
- Territory Medicaid program has no explicit policy regarding transgender health coverage

Guam
- Territory Medicaid program has no explicit policy regarding transgender health coverage

Commonwealth of the Northern Mariana Islands
- Territory Medicaid program has no explicit policy regarding transgender health coverage

Puerto Rico
- Territory Medicaid policy explicitly covers transition-related health care
- In 2020, the Governor’s Advisory Council on LGBT Issues and PR’s Health Insurance Administration issued a statement confirming that transition-related care is covered under state’s Medicaid program.
- In 2018, the health department issued an administrative order prohibiting discrimination based on sexual orientation and gender identity by health care providers affiliated with state department of health. In Puerto Rico’s contract with Triple-S Salud, Inc. to provide Medicaid and the Children’s Health Insurance Program, there are explicit prohibitions on discrimination based on sexual orientation and gender identity, including prohibiting the “use of any policy or practice that has the effect of discriminating on the basis of... sexual orientation, gender identity...”

U.S. Virgin Islands
- Territory Medicaid program has no explicit policy regarding transgender health coverage

---

MAP has tracked state Medicaid policies since at least 2017. MAP recently relied on the following report for additional research, verification, and updating. Thank you to these authors:


Additional research and resources can be found below. Note that these resources may characterize states differently than MAP for a variety of reasons, including that states may have changed their policies since the publication of the below resources.

TLDEF’s Trans Health Project. “Medicaid Regulations and Guidance.”

Study Detailing the Patient Experience to Confirm Coverage of Services.” Journal of Urology 203 e144. https://doi.org/10.1097/JU.0000000000000832