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

No updates required since August 16, 2023

Some state Medicaid policies explicitly include best-practice, medically necessary health 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.

Scoring options:
(1) State Medicaid policy explicitly covers transgender-related health care
(0) State Medicaid has no explicit policy regarding coverage of transgender-related health care
(0) State Medicaid policy is unclear regarding coverage of transgender-related health care
(-0.5) State Medicaid policy explicitly excludes coverage of transgender-related health care for minors
(-1) State Medicaid policy explicitly excludes coverage of transgender-related health care for all ages

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Alabama
- (0) State Medicaid has no explicit policy regarding coverage of transgender-related health care

Alaska
- (1) State Medicaid policy explicitly covers transgender-related health care
- See “Alaska Department of Health and Social Services regulations re: Medicaid coverage and payment for gender dysphoria-related services Memorandum” (June 2021).
- Previously, state explicitly excluded coverage of transgender-related health care for all ages (-1). See 7 AAC 110.405 Physician services coverage and limitations (since 2010). Overturned by Being v. Crum (June 2021).

Arizona
- (-1) State Medicaid policy explicitly excludes coverage of transgender-related health care for all ages
- See 9 AAC R9-22-205.B (since at least 2004)
Arkansas
- (-0.5) State Medicaid policy explicitly excludes* coverage of transgender-related health care for minors
- See HB 1570 (2021), banning best-practice medical care for transgender youth, prohibiting Medicaid coverage of best-practice care for transgender youth, prohibiting private insurers from covering gender-affirming care for minors; allowing private insurers to refuse to cover gender-affirming care for adults; and more.
- *In June 2023, a federal judge permanently blocked HB1570, ruling the law unconstitutional. However, the state is appealing this ruling. See Brandt et al v. Rutledge et al (filed May 2021).

California
- (1) State Medicaid policy explicitly covers transgender-related health care

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

Connecticut
- (1) State Medicaid policy explicitly covers transgender-related health care

Delaware
- (1) State Medicaid policy explicitly covers transgender-related health care

District of Columbia
- (1) State Medicaid policy explicitly covers transgender-related health care

Florida
- (-1) State Medicaid policy explicitly excludes coverage* of transgender-related health care for all ages
- See Rule 59G-1.050(7), published Aug 10 and effective Aug 21, 2022. See also S254, Section 3 (2023).
- *In June 2023, a federal judge blocked the state’s Medicaid ban. However, the state is appealing the ruling. This map and citation sheet will be updated as the case progresses. See Dekker v. Weida (filed Sept 2022).
- Formerly (prior to 2022 rule), state Medicaid had no explicit policy regarding coverage of transgender-related health care (0)
Georgia
- (1) State Medicaid policy explicitly covers transgender-related health care
- Formerly, state explicitly excluded coverage of transgender-related health care for all ages (-1).
  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
- (0) State Medicaid policy is unclear regarding coverage of transgender-related health care
- HB2084 (2016) bans gender identity discrimination in health insurance and HB2405 (2022) bans categorical exclusions for gender-affirming care under any health plan, though the law does not specifically name the state’s Medicaid program. However, state regulations (HCR § 17-1737-84(22)(A); see also Provider Manual Ch 6 p42) explicitly exclude “sex transformation treatments” and related services. In the absence of explicit guidance from the state about the apparent conflict between these policies, the ability of Hawaiians to access gender-affirming care through the state’s Medicaid program is uncertain.

Idaho
- (0) State Medicaid has no explicit policy regarding coverage of transgender-related health care
- However, a 2022 lawsuit filed against the state shows that at least some transgender people have been denied Medicaid coverage of this health care. See MH & TB v. Jeppesen et al (Sept 2022). But the state policy and documents contain no explicit mention of an official policy regarding transgender-related health care.

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

Indiana
- (0) State Medicaid has no explicit policy regarding coverage of transgender-related health care

Iowa
- (1) State Medicaid policy explicitly covers transgender-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
- (0) State Medicaid has no explicit policy regarding coverage of transgender-related health care
Kentucky

• (-1) State Medicaid policy explicitly excludes coverage of transgender-related health care for all ages
• See Kentucky Medicaid Provider Manual (pg.16) (since at least March 2021, see p.62).

Louisiana

• (0) State Medicaid has no explicit policy regarding coverage of transgender-related health 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

• (1) State Medicaid policy explicitly covers transgender-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

• (1) State Medicaid policy explicitly covers transgender-related health care
• See PT 37-16 (2016), and SB460 (2023) also known as the Trans Health Equity Act

Massachusetts

• (1) State Medicaid policy explicitly covers transgender-related health care

Michigan

• (1) State Medicaid policy explicitly covers transgender-related health care
• See Michigan Provider Manual (pg.15, Section 5 – Nondiscrimination) (2019)

Minnesota

• (1) State Medicaid policy explicitly covers transgender-related health care
• See Minnesota Provider Manual (2017 guidance, brought about by 2016 judicial decision (OutFront Minnesota v. Piper)).

Mississippi

• (-0.5) State Medicaid policy explicitly excludes coverage of transgender-related health care for minors
• See HB1125 (Feb 28, 2023), banning best-practice medical care for transgender youth, prohibiting Medicaid coverage of best-practice care for transgender youth, and more. See also Mississippi Division of Medicaid’s letter regarding treatment for transgender youth (Feb 15, 2023) and related coverage.
Missouri
- (-1) State Medicaid policy explicitly excludes coverage of transgender-related health care for all ages

Montana
- (1) State Medicaid policy explicitly covers transgender-related health care

Nebraska
- (-1) State Medicaid policy explicitly excludes coverage of transgender-related health care for all ages
- See 471 NAC 10-004 (pg. 207; since 1990).

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

New Hampshire
- (1) State Medicaid policy explicitly covers transgender-related health care
- See NH Medicaid Care Management Program Member Handbook (p56; 2019)
- Formerly, state explicitly excluded transgender-related health care for all ages (-1) (see New Hampshire Medicaid Services (Form 77L) (2017)). Ban lifted in Oct 2017.

New Jersey
- (1) State Medicaid policy explicitly covers transgender-related health care

New Mexico
- (0) State Medicaid has no explicit policy regarding coverage of transgender-related health care

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

North Carolina
- (-0.5) State Medicaid policy explicitly excludes coverage of transgender-related health care for minors
- See H808/S639 (Aug 2023), banning best-practice medical care for transgender youth and prohibiting state funds (i.e., Medicaid) from going toward best-practice care for transgender youth.
- Formerly, state had no explicit Medicaid policy regarding coverage of transgender-related health care.
North Dakota
- (1) State Medicaid policy explicitly covers transgender-related health care
- See General Information for Providers: North Dakota Medicaid and Other Medical Assistance Programs (p53-55; Jan 2022) (see 2023 manual here, p52-54)
- Previously, state had no explicit policy (0)

Ohio
- (-1) State Medicaid policy explicitly excludes coverage of transgender-related health care for all ages
  - 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
- (0) State Medicaid has no explicit policy regarding coverage of transgender-related health care

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

Pennsylvania
- (1) State Medicaid policy explicitly covers transgender-related health care

Rhode Island
- (1) State Medicaid policy explicitly covers transgender-related health care

South Carolina
- (-1) State Medicaid policy explicitly excludes coverage of transgender-related health care for all ages
- See Physicians Services Provider Manual (2023) (beginning May 1, 2022; p158)
- Previously, state had no explicit policy (0). See Provider Manuals in 2020 (p160-168), 2021 (p157-164), and as late as April 2022 (p157-164) with no such exclusions, though there were generic exclusions referenced under “general surgery guidelines” and “cosmetic procedures.”

South Dakota
- (0) State Medicaid has no explicit policy regarding coverage of transgender-related health care

Tennessee
- (-1) State Medicaid policy explicitly excludes coverage of transgender-related health care for all ages
- See TennCare Medicaid Exclusions (pg. 85) (since 2006).
Texas

- (-1) State Medicaid policy explicitly excludes coverage of transgender-related health care for all ages
- See Texas Medicaid Provider Manual (since at least 2015)

Utah

- (0) State Medicaid has no explicit policy regarding coverage of transgender-related health 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

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

Virginia

- (1) State Medicaid policy explicitly covers transgender-related health care
- See Virginia Department of Medical Assistance Services (DMAS) “Coverage of gender dysphoria services” (December 10, 2021).

Washington

- (1) State Medicaid policy explicitly covers transgender-related health care

West Virginia

- (0) State Medicaid policy is unclear regarding coverage of transgender-related health care
- Formerly, state Medicaid policy explicitly excluded transgender health coverage and care (-1). See West Virginia Medicaid Provider Manual, Ch 100, Section 161 (since at least 2005). This was overturned in August 2022 by Fain v. Crouch, but in Sept 2022 the state appealed the decision and the case is still ongoing. The state has also not updated its provider manual, so the exclusion is still in writing.

Wisconsin

- (1) State Medicaid policy explicitly covers transgender-related health care
- Formerly, state explicitly excluded coverage for all ages (-1) as early as 1996 (see DHS 107.03) and until a 2019 ruling (Flack v. Wisconsin Department of Health) overturning the exclusions and requiring the state to publish a coverage policy for these services.
Wyoming

- (0) State Medicaid has no explicit policy regarding coverage of transgender-related health care
- See Wyoming Medicaid Handbook (Oct 2022 and Sept 2019 versions) 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 for all ages (-1). 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

- (0) Territory Medicaid has no explicit policy regarding coverage of transgender-related health care

Guam

- (0) Territory Medicaid has no explicit policy regarding coverage of transgender-related health care

Commonwealth of the Northern Mariana Islands

- (0) Territory Medicaid has no explicit policy regarding coverage of transgender-related health care

Puerto Rico

- (1) Territory Medicaid policy explicitly covers transgender-related health care
- In 2020, the Governor’s Advisory Council on LGBTT 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

- (0) Territory Medicaid has no explicit policy regarding coverage of transgender-related health care
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.”