Washington Apple Health - Transgender Health Program

Frequently Asked Questions for people with Apple Health Insurance

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Pride Foundation, Legal Voice, The Seattle University School of Law, Ingersoll Gender Center, Equal Rights Washington, Basic Rights Oregon, GSBA, Gay City Health Project, Transgender Law Center, National Center for Trans Equality, Center for American Progress, and the Coalition for Inclusive Healthcare.

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PREFACE

Background
Up until 2014, most health insurance plans in Washington would not pay for transition-related health care services for transgender people due to rules known as trans health exclusions. Due to the efforts of committed organizations and activists, these exclusions are now mostly gone in Washington State. Additionally, as of August 31st, 2015, the Washington Apple Health program (Washington’s version of Medicaid) is required to pay for all medically necessary transgender health care services. This means that you can now work with your primary health care providers to get many transgender health care treatments and transition-related care paid for by Washington’s Apple Health Program.

About this Frequently Asked Question’s Document:
This FAQ is not intended as legal advice, merely as a tool to help explain what we know about the current policy as outlined by the Washington Healthcare Authority. This document only contains information that is also available through various public documents.

Legal Advice may be available from some of the following organizations:

The Northwest Justice Project’s CLEAR Hotline  (Statewide)
https://www.nwjustice.org/get-legal-help
1-888-201-1014  (M-F 9:15 am to 12:15 pm)

Q-Law Foundation’s Legal Clinic (King County Only)
http://www.q-law.org/LegalClinic
(206) 235-7235  - Call anytime, leave a detailed message – they will call back to schedule you for a 30 minute appointment. The clinic is held on the 3rd Thursday of each month from 7:00 p.m. to 9:00 p.m.

About Gender Justice League’s Role:
Gender Justice League is a trans activist collective! We engage in community building, education, advocacy, and leadership development within and on behalf of trans and gender non-conforming communities. We may be able to connect you to supportive attorney’s or other organizations who take on cases that represent a significant public interest (i.e. high impact cases that will expand access for all trans people).

Sadly, like many advocacy organization, Gender Justice League do not have the capacity to take on individual cases or appeals. We also do not offer legal advice and do not have lawyers on staff.

We can however refer you to assistance, connect you to other legal services, advocate on your behalf with state agencies, or help you locate and learn more about the Apple Health’s policies that are already publically available if sometimes difficult to understand.
Our work ahead to assure good implementation of this Apple Health victory:
Gender Justice League is profoundly excited and happy to have achieved a Washington Apple Health policy that is inclusive of transgender health care as a member of the Coalition for Inclusive Healthcare. The new health care policy makes it possible for trans people to get medically necessary trans health care treatments covered starting August 31st, 2015, but we want to caution that there will likely be challenges with ensuring that this policy is fully implemented during the first year this policy is in place.

In particular, the number of surgeons who are willing to take the reimbursement offered by Washington Apple Health is going to be limited – this may result in waiting lists, difficulty finding local providers, or having very limited choice in what provider you see. Gender Justice League is working on long term projects to educate and recruit more surgeons, primary care providers, PhD level mental health providers, and specialists to help address this, but this work is a long term project.

Potential implementation challenges with the new policy:
It is important to remember that we are significantly changing an enormous healthcare system that has had little exposure to the needs of transgender communities. Additionally, it is an unfortunate reality that there are very few doctors trained and ready to offer the care trans people need in Washington and in the United States.

When trying to access transition-related care, you may come across the following challenges:
- Finding an Apple Health provider in Washington that offer transition-related surgical care
- Finding doctors that have experience and competency working with transgender patients
- Finding PhD level mental health providers who accept Apple Health (while some surgeons may require that pre-surgical evaluations be completed by PhD level mental health providers, Apple Health does not require pre-surgical evaluations to be completed by PhD’s – we will be working with surgeons and WPATH to amend the PhD level requirement).
- Getting approval for specific transition-related care you may need
- Understanding what steps you need to take to access transition-related care covered by Apple Health

Some treatments may be easier to access than others. The Washington Apple Health program is working to enroll primary care providers, surgeons, and mental health providers. However, it may take time until there are providers in Washington that offer all of the transgender health care treatments covered by the new Washington Apple Health policy. You will have to work with your primary care doctors to determine what treatments are right for you and work with them to access the care you need. Additionally, you can reach out to the Washington Health Care Authority, the agency that administers Apple Health to identify surgeons or specialists.

What is Gender Justice League doing to address the implementation challenges ahead.
We are hard at work with the Washington Healthcare Authority and community organizations like Ingersoll Gender Center, Legal Voice, Pride Foudnation, the ACLU of Washington through the Coalition for Inclusive Healthcare to ensure that your experience accessing hormones and surgeries go as smoothly as possible. Additionally, Gender Justice League is working with the
University of Washington School of Medicine to offer a transgender medicine elective class, and we are working with the University of Washington Medical Center to expand their surgical programming to include transition related surgeries in the future. Gender Justice League is committed to working with Apple Health, the Coalition for Inclusive Healthcare, and members of the transgender community to anticipate and identify issues with implementation as they arise and act boldly and swiftly to address them together. We have a large task ahead of us, and Gender Justice League is ready to work with its partners and community to ensure we rise to this challenge together.

Please understand that nothing in this FAQ should be taken as legal advice. This resource was produced by Gender Justice League, not the Healthcare Authority. Medicaid (Apple Health) clients should seek official information on implementation from: www.hca.wa.gov/medicaid/transhealth/Pages/index.aspx

When will coverage start? Coverage is due to begin August 31st, 2015. Some services and treatments can be accessed right away such as primary care and mental health care, while others will take time and prior approval to access, which is discussed in detail in this document.

What is covered under the new guidelines for the Washington Apple Health Plan?

Washington Apple Health insurance will include coverage for puberty suppression, primary care visits, visits to specialists, mental health care visits, transition related hormones, anti-androgens / hormone blockers, lab work, and some surgeries. Washington Apple Health will be able to start paying for these services, but it does not automatically grant access to all of these services. Individuals will need to work with their doctors to determine what treatments are medically necessary for them and then follow the guidelines provided by Apple Health to access care. While there are some surgical procedures that should generally be covered, there is a second set of surgeries that are only offered with advanced explanation of the medical justification for the procedure (through a process called an "exception to the rule"). These procedures may be very difficult to obtain, as Apple Health may not have a contracted provider, and they may require extensive documentation to prove medical necessity for these services. This FAQ explains the exception to the rule process in more detail below.

Original Source documents this FAQ is based on:


How the policy works and what you should know
Managed Care Organizations (MCOs)
In Washignton, the Apple Health Plan is managed by Managed Care Organizations or MCO’s, such as Molina, Coordinated Care, United Healthcare, Community Health Plan, and many others. A large majority of patients are assigned to an MCO, and very few have what is called “fee for service.” In Washington – the MCO is responsible for all medical care including hormone and mental health services to treat gender dysphoria. Contact your MCO for requirements for those services. Managed Care Organizations may contract services to a specific provider for some care, such as mental health care. The Apple Health Transgender Health Program will have a complete list of doctors who are approved to treat transgender patients – so called ”Centers of Excellence”.

MCOs will not be responsible for handling approval for surgical services.
As a result, contacting the MCO about surgical services might lead to a lot of confusion. The Health Care Authority will manage surgical benefits directly through "fee for service". This is different from most other types of healthcare you receive.

For surgical access, your primary care doctor will need to complete a Gender Authorization Form (HCA 13-835) along with the additional documentation requirements for each surgery (listed bellow) and fax it to the Health Care Authority – at 1-866-668-1214.

This form is available here: http://www.hca.wa.gov/medicaid/forms/Pages/index.aspx

Who can provide transgender health services under Washington Apple Health?

Washington's Apple Health program has decided to create what it is calling "Centers of Excellence” (COE) – a "Center of Excellence” (COE) can be any medical or mental health provider who signs up with Apple Health to treat transgender people and can demonstrate some type of training, experience, or expertise in providing transgender healthcare. In order to be a COE, all providers must complete the applicable agency attestation form stating they have met the following:

- Possess knowledge about current community, advocacy, and public policy issues relevant to transgender people and their families (sexuality, sexual health concerns, and the assessment and treatment of sexual disorders is preferred)
- Endorse the Standards of Care for the Health of Transsexual, Transgender, and Gender Nonconforming People, Version 7 as developed by the World Professional Association for Transgender Health (WPATH)
- Agree to provide services consistent with WAC 182-531-1675

Providers and Consumers can read more here:
HOW TO GET ACCESS TO CARE

How do I begin getting my transgender health care covered by Apple Health?

The transgender health program has four components. Prior authorization is only required for component four (surgical care). The Managed Care Organization’s case managers and the Fee For Service staff coordinate care across the programs and are available to help you navigate this process. The components described below are not intended to be sequential and may run concurrently to meet the client’s medical needs. All services must be provided by agency-approved COE providers.

Component 1 – Intake & Treatment Planning

- Conducting an initial assessment which makes or confirms the diagnosis
- Developing an individualized treatment plan
- Managing referrals to other qualified providers as indicated and
- Assisting with navigation of other program requirements

Component one must be provided by a "Center-of-Excellence (COE) provider" who is a board certified physician, a psychologist, a board-certified psychiatrist, or a licensed advanced registered nurse practitioner (ARNP). If you have a primary care provider already – you can ask that they become registered as a Center of Excellence with the Apple Health Program. Component one services provided should be consistent with World Professional Association for Transgender Health (WPATH) Standards of Care. You should work with your provider to determine what mental health, hormonal, and surgical services you will need, and put those into a treatment plan. Your primary care provider can then refer you to a mental health provider.

Component 2 – Mental Health Care & Hormonal Health Care

Includes mental health and medical services directly related to the pathway to gender reassignment surgery.

- Medical treatment may include androgen suppression, puberty suppression, continuous hormone therapy, and laboratory testing to monitor the safety of hormone therapy.
- Mental health treatment, provided to the client, client’s spouse, parent, guardian, child, or person with whom the client has a child in common, if the treatment is directly related to the client’s care, is medically necessary, and is in accordance with the provisions of WAC 182-531-1400.

Component 3 – Pre-Surgical Requirements

- **For top surgery**: A referral to the surgeon from a Primary Care Provider (PCP) and a comprehensive evaluation by an agency-approved COE mental health professional.
- **For bottom surgery**: A referral to the surgeon from a PCP, a comprehensive evaluation by two agency approved COE mental health professionals and a pre-surgical consultation by an agency-approved COE surgeon.
Component 4 – Surgical Services
Includes surgical interventions and requirements.

Client requirements - The client must:
- Be age 18 or older, unless allowed under the Early and Periodic Screening, Diagnosis, and Treatment (EPSDT) program. People under 18 may apply for an exception to the rule with their providers for surgical services, however it is unclear what requirements will change for people under 18.
- Be competent to give consent for treatment and undergo a comprehensive psychosocial evaluation
- Have received continuous hormonal therapy as required by the treatment plan to meet treatment objectives
- Have lived in a gender role congruent with the client’s gender identity immediately preceding surgery as required by the treatment plan to meet treatment objectives

Prior authorization is required for Component 4 only.
Providers must fax a completed General Authorization form (HCA 13-835) along with any additional documentation required below to the agency at 1-866-668-1214:

For top surgery
The agency requires referral letters from each of the following:

A mental health provider, who will addresses all of the following:
- Confirm the diagnosis of gender dysphoria using current DSM 5 (Diagnostic and Statistical Manual of Mental Disorders) criteria
- Assure the client is a good candidate
- Assure the surgery is the next reasonable step in the care
- Assure the client has no coexisting behavioral health conditions (substance abuse problems, or mental health illnesses), which could hinder participation in treatment for gender dysphoria
- Assure any coexisting behavioral health condition is adequately managed

The provider managing the hormonal therapy:
- Outcome of clients current hormonal therapy

The surgeon performing surgery:
- Written surgical consultation
Component 4 – Surgical Services (continued)

For bottom surgery
The agency requires referral letters from each of the following:

Two mental health providers, both of whom will address all of the following:

- The psychosocial evaluation
- Confirm the diagnosis of gender dysphoria using current DSM 5 (Diagnostic and Statistical Manual of Mental Disorders) criteria
- Assure the client is a good candidate
- Assure the surgery is the next reasonable step in the care
- Assure the client has no coexisting behavioral health conditions (substance abuse problems, or mental health illnesses), which could hinder participation in gender dysphoria treatment
- Assure any coexisting behavioral health condition is adequately manage
- Description of the relationship between the mental health professional and the client and treatment to date

The surgeon performing surgery:

- Written surgical consultation
- Clinical justification for surgery
- Confirmation that the client is able to comply with the postoperative requirements
- Assurance that all surgical criteria has been met or medical necessity is established
- Copy of the signed Sterilization Consent form (HCA 13-364) with the clients understanding of the permanent impact on the reproductive system consistent with the requirements of WAC 182-531-1550
- The surgical plan description with all planned procedures and timeline listed

Surgeons must indicate in Comments field 30 on the agency’s General Authorization form (HCA 13-835) the procedures being requested.

The provider managing the hormonal therapy:

- A statement regarding the client’s adherence to the medical and mental treatment plan
- Outcome of client’s current hormonal therapy
- Assurance that all the members of the treatment team will be available to coordinate or provide postoperative care as needed

These guidelines are copied directly from the following guidance to providers from HCA:
Questions on how to access these benefits

If you already have a primary care provider who takes Apple Health:
Your primary care provider can work with you to develop a treatment plan and prescribe hormones or hormone blockers – but they must first register with Apple Health as a Center of Excellence. They can email Transhealth@hca.wa.gov to register with the Apple Health Transgender Health Program.

If you do not have a primary care provider yet:
Please contact your managed care organization or the Washington Apple Health Trans Health Program to identify a primary care provider who is a designated Center of Excellence – their website is: www.hca.wa.gov/medicaid/transhealth

For mental health care providers:
Contact your Managed Care Organization (the organization on your insurance card) – they are required to connect you to a mental health provider. Frequently managed care organizations have a directory of providers who accept their insurance, you can call providers on this list to find someone who can help – or you can reach out to the Health Care Authority’s trans health program to help locate a provider as they should have a list of “Center of Excellence” providers.

Can any therapist diagnose me with gender dysphoria? Does my therapist need a PhD to diagnose me?
The Washington Health Care Authority only require a letter from licensed qualified mental health providers to diagnose gender dysphoria. Master’s level clinicians (LIASWs, LMFT, etc.) will be able to write letters diagnosing patients with gender dysphoria for the Washington Apple Health. However, many Surgeons may have their own requirements and some require a PhD level providers, make sure to check in with your surgeon about what is acceptable to them as well for your second letter.

Do I need to get approval to access mental health care?
No, there should be no barriers to accessing mental health care for transgender health services.

Do I need to get approval to access hormone treatments?
No, you will not be require to provide prior approval or letters from a mental health provider for treatment with puberty blockers, hormones, or anti-androgens. However, you will need a letter from a therapist diagnosing you with gender dysphoria in order to get most medical providers to prescribe hormone therapy, puberty suppression, or anti-androgen treatments.

What should be in referral letters for hormone, puberty suppression, or anti-androgen treatment?
Doctors will likely ask for a letter from your therapist diagnosing you with gender dysphoria in order to begin hormone treatments. They will also need this in your file to help determine what transgender health treatments are medically necessary for you, including surgeries at a later date if you should choose these options. This letter should also include information about your plans for transition – including if you are seeking any procedures not on the covered list.
Questions on how to access surgery benefits

How can I get surgery covered?
It is not currently clear what surgical care will be available immediately in Washington State or how people will get approved for out of state surgical care. The Apple Health Trans Health Program must first locate and contract with surgical providers to offer the covered services. We have provided Apple Health with a comprehensive list of surgeons around the country in hopes of increasing access to surgical care. Some surgeries may already be provided by local surgeons –such as top surgery or some bottom surgeries (hysterectomy or orchiectomy for example), however other highly specialized surgeries may be difficult to obtain immediately.

We would encourage you to navigate through components 1 – 3 as they apply and then work directly with the Health Care Authority to identify a surgeon who can meet your needs. We definitely understand that winning this policy is the first step in an ongoing process for our community to access care and will be working hard to expand the number of providers in the Northwest who will take Apple Health.

What transition-related care is specifically excluded or not covered?
The chart on the following pages lists both covered services and "non-covered services" that are only allowed on a case-by-case basis through the "exception to the rule" process. You must work closely with your mental health provider, physician, and a surgeon to present a strong case for medical necessity for this care for generally non-covered services. There is an Exception to the Rule Process in place which is required for services that are listed in the second list – this process requires your provider to make a clear case of the medical need. You can reach out to the Trans Health Program at Apple Health for more information on how to file an exception to the rule: Transhealth@hca.wa.gov. Gender Justice League can also provide you with information, referral, and limited assistance.

What is the "Exception to the Rule" Process for "non-covered services"?
The Health Care Authority has divided surgical care into two categories "Covered" services – which are generally available by following the 4 components listed above, and "Non-Covered" services, which are not generally covered but may be allowed on a case by case basis. This may be confusing, but the Health Care Authority can still pay for "non-covered" services on a case by case basis. Advocates worked very hard to create as many possibilities for Trans people to receive all medically necessary care as determined by their health care team.

To get access to "non-covered" services, you must first apply for coverage for that service by submitting a Pre-Service Authorization for the requested service. You should follow the guideline in component 4 for submitting information including 2 letters from mental health provides, and assessment from a surgeon, and a letter from your primary care provider. All providers should give specific and detailed information about why the service you are requesting is medically necessary, cost effective (i.e. cheaper than ongoing treatment for gender dysphoria / mental health treatment), and safe/effective. The most helpful component is to make sure to inform your
doctors as early in your relationship about how your Gender Dysphoria is manifesting, and what services you believe will remedy the distress you feel.

Important notes:

Providers: Medicaid can only reimburse physicians, hospitals, or other established medical providers. This means for services like Laser hair removal or electrolysis – Medicaid would only be able to pay a physicians office for those services. Private practitioners will not be covered unless they go through the process to become an Apple Health Transgender Health Program “Center of Excellence”. Many ‘non-covered’ services are offered by providers who do not generally take insurance, and this may present a significant barrier to getting coverage.

Appeals & Decisions: The Medical Director for the Health Care Authority will make the final determination about if Apple Health will pay for the non-covered service. You will not have the right to appeal this decision, the decision is final. This is very important to note: you get ‘one shot’ at getting a non-covered service.

If you are denied a service – we would urge you to contact the CLEAR Hotline for assistance.

What should I include in a referral letter for surgery?
Doctors and therapists should work with patients to obtain prior approval for covered surgeries from Washington Apple Health. The MCO will require letters from two licensed qualified mental health providers who have independently assessed the patient. These assessments should document that the qualifying criteria have been met.

How do I qualify for bottom surgeries?
(Also known as gender reassignment, gender confirmation, sex reassignment surgery, etc.):

How do I find surgeon for trans health services?
Gender Justice League has been told that The Healthcare Authority will be arranging appropriate coverage for surgeries for transgender patients who meet the above guidelines. Some surgeons in Washington are performing covered surgeries. We encourage providers and patients to connect with the Healthcare Authority and other local surgeons skilled and experienced in providing transition-related surgeries to see if they will take Apple Health.

Can you recommend doctors who are reliable, safe, and transgender-friendly?
The Washington Healthcare Authority will be creating a list of Center of Excellence (COE) providers which they intend to make public. Gender Justice League does not maintain a list of providers. Ingersoll Gender Center does offer a list of providers –though not all take Apple Health.

What if I can’t find a surgeon who takes my insurance?
As more insurance plans cover transition-related care, more and more experienced surgeons are accepting insurance, both public and private. At this point, we are working to identify surgeons in Washington that take Apple Health and will work to sign them up, and collaborate with Ingersoll Gender Center to list them on their directory. If you cannot find a qualified surgeon who takes
your insurance, you may have to wait. We don’t know whether that will take weeks, months, or years. You may want to think carefully before going to a surgeon who is not yet fully trained and experienced with providing specific surgeries for transgender people. Additionally, please also know that you may not be able to choose your surgeon and one may be provided for you. You should contact the Healthcare Authority directly to get assistance in identifying a surgeon who is qualified. In the past when Apple Health previously covered transition related care, some patients were sent out of state for surgery, we are unsure if this practice will continue.

**Should I see a doctor who has never performed gender reassignment surgeries before, but who is now offering them?**
We presume that some doctors who have no experience doing gender reassignment surgeries will look at the news in Washington and start offering these procedures. We urge you to be careful and find out about their training and experience before having surgery with them. Though a doctor may regularly perform a procedure on non-transgender patients, there may be aspects of a surgery that go better if a doctor has experience and training with transgender patients. Please select your provider carefully!

**What about different kinds of surgeries, are some available now?**
Until more surgeons begin taking insurance and Apple Health, some surgeries may be easier to get than others. For example, hysterectomies and orchiectomies should already be easy to get in-network or through Apple Health without any problems (see the chart below). It may be easier to find qualified breast/chest surgeons than for bottom surgeries.

**What about traveling out of state for surgery?**
Gender Justice League has been told that patients will need to work directly with The Healthcare Authority of Washington to identify appropriate providers for covered services listed that have been approved. For services that are not offered in Washington, or are not in network for MCO’s – The Healthcare Authority & Apple Health will need to work to identify and contract with a provider, this may mean coverage might be available out of state. It is unclear how this process will roll out and it may take some time, advocacy, and hard work to make this happen. Some out of state surgeons may choose to work with Apple Health – though at this time it is unclear.

**Can patients choose their own surgeon?**
This is currently unclear, patients will have to work directly with their doctor and the Healthcare Authority to identify an appropriate, approved, and competent surgeon. Your primary care doctor should contact the Healthcare Authority to identify a surgeon for the medically necessary care you need. We will work with the Healthcare Authority to identify and publish a list of surgeons willing to take Apple Health.
Questions on how Youth can access care

Can youth access care?
Yes, trans youth should have access to all medically necessary care, including mental health care, puberty suppression, hormones, specialists visits, and primary care visits. We are still exploring the question of age of consent as detailed below, but with supportive guardians, all care provided to trans youth should be available. This care is provided through the “Early and Periodic Screening Program” – which will evaluate on a case by case basis the need for care. Puberty blockers are a covered service. Some surgeries may be available through the early and periodic screening, diagnosis, and treatment program (EPSDT).

What is the age of consent in Washington State?
As a general rule for non-emergency services, 18. However, mental health care is 13 and reproductive healthcare is 14. Advocates from the Coalition for Inclusive Healthcare have advocated for no arbitrary age restrictions in this policy for youth who need to access surgical benefits. We will continue to fight hard to expand surgical coverage for older teens who are in need of care.

What are the age requirements for surgeries in this policy?
The Health Care Authority has set the age requirements at 18 for surgical access. They have however indicated that in certain cases, they will approve surgical services for people under 18 years old under the “exception to the rule” process as outlined above. Advocates strongly disagree with this arbitrary age limit, especially when it interferes with the best interest of young trans people. If you are the parent of a young person who is in need of help accessing care, please reach out to Gender Justice League, Legal Voice, the ACLU of Washington, or Q-Law Legal Clinic.

Can Young People who are wards of the court (foster youth) or amancipated consent to medical care?
Washington State Law does include a provision for young people who are under 18 to consent to medical care – they are required to meet the “mature minor doctrine” – we believe this is also true for accessing transition related healthcare. Oregon, our neighboring state has a far lower age of medical consent; 15 years old. Minors who are able to travel to Oregon may be able to receive surgical or medical care in Oregon consistent with their state laws. You can read more about these guidelines here:
# Covered Treatments
*(if deemed medically necessary for you)*

Please note this list is not exhaustive. The following list is a treatments that may be considered medically necessary for some people. It also notes the availability of these treatments in Washington to the best of our knowledge.

<table>
<thead>
<tr>
<th>Treatment</th>
<th>Description or example</th>
<th>Is it available in Washington?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hormone therapy</td>
<td>Prescription testosterone, estrogens, progesterone, etc.</td>
<td>Yes. You just need a prescription and to go to a pharmacy that takes your health insurance. You will also need to get a diagnosis of gender dysphoria from a licensed mental health provider and a prescription from your primary care doctor or a specialist.</td>
</tr>
<tr>
<td>Puberty blockers</td>
<td>Suppressants that act as a “pause button” on the body’s release of hormones typically begins at puberty</td>
<td></td>
</tr>
<tr>
<td>Hormone blockers</td>
<td>Aromatase inhibitors or gonadotropin-releasing hormone (GnRH) analogues used to suppress hormone release (ex. Anti-androgen, androgen blocker)</td>
<td></td>
</tr>
<tr>
<td>Mental health treatment</td>
<td>Counseling, psychotherapy, substance abuse treatment, family or couples counseling, and crisis intervention treatment.</td>
<td>Yes. You just need to find a therapist, substance abuse treatment center, or crisis intervention center who takes Apple Health. Contact your Managed Care Organization for more details</td>
</tr>
<tr>
<td>Preventive screenings</td>
<td>Pap tests, prostate exams, mammograms, breast exams</td>
<td>Yes. You need to go to a provider who takes Apple Health. Please know they no longer can deny you care that does not correspond with your gender marker in your file.</td>
</tr>
<tr>
<td>Laboratory tests</td>
<td>Blood tests to assess hormone levels, electrolytes, cholesterol levels, liver or kidney function</td>
<td>Yes, as long as your labs are ordered by a doctor who takes your insurance and sends you to a lab that is covered by your insurance.</td>
</tr>
<tr>
<td>Hysterectomy; Salpingooophorectomy</td>
<td>Removal of the uterus, cervix, fallopian tubes and ovaries</td>
<td>Many doctors are experienced at these surgeries for non-transgender people but may not have treated trans patients. They should be readily available in Washington, however be careful in selecting your surgeon.</td>
</tr>
<tr>
<td>Orchiectomy</td>
<td>Removal of testicles</td>
<td>Yes, there are providers at University of Washington Urology Department who have performed these surgeries. You will want to verify they are taking your Managed Care Organization.</td>
</tr>
<tr>
<td>Procedure</td>
<td>Description</td>
<td>Details</td>
</tr>
<tr>
<td>----------------------------------------------</td>
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</tr>
<tr>
<td><strong>Mastectomy / Chest Reconstruction</strong></td>
<td>Removal of the chest or breast tissue for transgender men – Chest Reconstruction or top surgery</td>
<td>Chest surgery is available in Washington State – we are working to identify surgeons who will take Apple Health. It is important to note that while currently chest surgery for trans people is labeled under mastectomy, it is a different procedure than a standard mastectomy received for breast cancer and should be done by a surgeon that is familiar with chest reconstruction for trans people.</td>
</tr>
<tr>
<td><strong>Breast Reconstruction / Breast Augmentation</strong></td>
<td>Adding a saline or silicone filled medical device to your chest to reconstruct your chest or breasts to be larger.</td>
<td>Breast Reconstruction is readily available in Washington State – we are working to identify providers who are willing to take Apple Health. Several surgical providers such as the Poly Clinic, Swedish Medical Center, and University of Washington Medical Center may be good places to inquire about these services as they generally take Apple Health. These providers will have to sign up with Apple Health first as a COE provider.</td>
</tr>
<tr>
<td><strong>Laryngoplasty</strong></td>
<td>We believe this means vocal chord surgery – or voice modification surgery</td>
<td>We are unsure if this service is available in Washington State – please contact Apple Health’s Transgender Health program for more information.</td>
</tr>
<tr>
<td><strong>Abdominoplasty</strong></td>
<td>Removing excess skin or fat from the abdomen which may be needed for other surgical procedures such as bottom surgery.</td>
<td>Abdominoplasty is readily available in Washington State, however – this procedure is likely only covered when done in combination with another medical procedure. You should check with the surgeon you are working with for bottom surgery to find out more. Some surgeons may want to do the surgery themselves, and having a separate surgeon in Washington do this surgery may not be helpful.</td>
</tr>
<tr>
<td><strong>Belpharoplasty</strong></td>
<td>Surgical treatment of the eyelid</td>
<td>This surgical procedure is available in Washington State and may be medically necessary as a component of facial feminization surgery. Please consult with your primary care doctor, mental health team, and a surgeon to determine medical necessity.</td>
</tr>
<tr>
<td><strong>Colpecotmy; Vaginectomy</strong></td>
<td>Surgical removal of the vagina</td>
<td>This procedure is typically done in conjunction with other bottom surgeries. It may be available in Washington, we are currently unsure. However, if you plan to have other bottom surgeries you should consult the bottom surgeon first before doing this procedure locally.</td>
</tr>
<tr>
<td>Procedure</td>
<td>Description</td>
<td>Availability</td>
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<tr>
<td>-----------------------------------------------</td>
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<tr>
<td>Urethroplasty/Urethral reconstruction</td>
<td>Reconstruction and/or rerouting of the urethra</td>
<td>We aren’t sure when these surgeries will be available in Washington. Right now we do not know of any local doctors who provide these and accept insurance. However, you should contact the Healthcare Authority – covered services should be made available to all patient, Apple Health can coordinate this care.</td>
</tr>
<tr>
<td>Phallopasty</td>
<td>Construction or reconstruction of the penis</td>
<td>This procedure is not likely available in Washington State.</td>
</tr>
<tr>
<td>Scrotoplasty; Placement of testicular prosthesis</td>
<td>The creation of the scrotum; implantation of testicular implants/prosthesis.</td>
<td>We aren’t sure when these surgeries will be available in Washington. Right now we do not know of any local doctors who provide these and accept insurance. However, you should contact Apple Health who is working to identify a contract surgeon out of state.</td>
</tr>
<tr>
<td>Genital electrolysis</td>
<td>Electrolysis done in preparation for Vaginoplasty.</td>
<td>Most surgeons require patients to undergo genital electrolysis prior to vaginoplasty. This is considered a medically necessary service when done in conjunction with preparation for vaginoplasty – it is important to note that this must be done in a physician’s office to be covered by Apple Health. This procedure is available in Washington State.</td>
</tr>
<tr>
<td>Vaginoplasty, Penectomy, Cliteroplasty, Colovaginoplasty, Labiaplasty, Genital surgery.</td>
<td>Construction or reconstruction of the vagina, removal of the penis, creation of the labia, and creation of the clitoris.</td>
<td>This procedure is not likely available in Washington State.</td>
</tr>
</tbody>
</table>
Non-covered Treatments
*(only considered on a case-by-case basis under Exception To The Rule)*

Please note this list is not exhaustive. The following list is a treatments that may be considered medically necessary for some people but only on a case by case basis through the Exception to the Rule process. Please remember: these are not generally covered – and you must first BE DENIED these services, and then file an appeal including the documentation outlined in Stage 4 justifying the medical necessity of these procedures. It also notes the availability of these treatments in Washington to the best of our knowledge.

<table>
<thead>
<tr>
<th>Treatment</th>
<th>Description or example</th>
<th>Is it available in Washington?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brow lift</td>
<td>A surgical procedure to shorten the length of the forehead / brow.</td>
<td>Yes</td>
</tr>
<tr>
<td>Calf implants</td>
<td>Prosthetic implants to increase the size/definition of the calf muscle.</td>
<td>Possibly, we are unsure.</td>
</tr>
<tr>
<td>Cheek/Mylar implants</td>
<td>A surgical procedure to place a prosthetic that increases the size or prominence of the cheeks.</td>
<td>Yes.</td>
</tr>
<tr>
<td>Chin/nose implants</td>
<td>A surgical procedure to place a prosthetic that increases the size or prominence of the chin or nose.</td>
<td>Yes.</td>
</tr>
<tr>
<td>Collagen injections</td>
<td>Injections of the face to increase prominence or feminize the face.</td>
<td>Yes.</td>
</tr>
<tr>
<td>Drugs for hair loss or growth</td>
<td>Drugs that are specifically used for hair growth.</td>
<td>Yes, despite this - we believe that these medications may be covered under testosterone suppression/hormone blockade. Check with your primary care provider.</td>
</tr>
<tr>
<td>Facial or trunk electrolysis</td>
<td>Removal of body or facial hair by electrolysis.</td>
<td>Yes, this is widely available in Washington.</td>
</tr>
<tr>
<td>Facial feminization</td>
<td>Surgical procedures to feminize the face</td>
<td>Yes, there are several Washington plastic surgeons who perform surgeries to feminize the face</td>
</tr>
<tr>
<td>Face lift</td>
<td>A surgical procedure to “rejuvenate” the face or</td>
<td>Yes, this is widely available in Washington.</td>
</tr>
<tr>
<td>Procedure</td>
<td>Description</td>
<td>Availability in Washington State</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>----------------------------------------------------------------------------</td>
<td>----------------------------------</td>
</tr>
<tr>
<td>Forehead lift</td>
<td>A reduction of the forehead to shorten it and bring the hairline downward.</td>
<td>Yes, we believe this is available.</td>
</tr>
<tr>
<td>Hair transplantation</td>
<td>Transfer of hair follicles from one part of the scalp to another part.</td>
<td>Yes, this is widely available.</td>
</tr>
<tr>
<td>Jaw shortening</td>
<td>A procedure to shorten the length of the jaw.</td>
<td>Yes, there are Maxilliofacial surgeons in Washington performing this procedure.</td>
</tr>
<tr>
<td>Lip reduction</td>
<td>A surgical procedure to reduce the size or prominence of the lips or reduce the size the surrounding skin.</td>
<td>Yes, this procedure is available.</td>
</tr>
<tr>
<td>Liposuction</td>
<td>The surgical removal of fat by a suction assisted device.</td>
<td>This is widely available.</td>
</tr>
<tr>
<td>Mastopexy;</td>
<td>Also called a “breast lift” this procedure raises the areola and breast tissue on the chest.</td>
<td>Yes, this procedure is widely available.</td>
</tr>
<tr>
<td>Neck tightening</td>
<td>A surgical procedure to tighten the skin of the neck.</td>
<td>Yes, this is available.</td>
</tr>
<tr>
<td>Pectoral implants;</td>
<td>The implantation of devices intended to increase the prominence of the pectorals muscles.</td>
<td>This procedure is available.</td>
</tr>
<tr>
<td>Reduction thyroid chondroplasty; Trachea shave</td>
<td>Surgical procedures to reduce the prominence of the Adams Apple / Trachea protrusion.</td>
<td>Yes, this procedure is available.</td>
</tr>
<tr>
<td>Removal of redundant skin</td>
<td>Surgical procedures to reduce excess skin.</td>
<td>These surgeries may be available.</td>
</tr>
<tr>
<td>Suction-assisted lipoplasty of the waist</td>
<td>A form of Liposuction of the waste.</td>
<td>Yes, this is available.</td>
</tr>
</tbody>
</table>
Voice modification surgery; Voice Therapy | Surgical procedures to change the pitch, tone, or resonance of the voice. | We are unsure, these surgeries may be available. Note: Larygoplasty is a covered service – we are currently unclear about this contradiction.

“The agency evaluates a request for any non-covered service listed in (e) of this subsection as an exception to rule under the provisions of WAC 182-501-0160. The justification included in the surgical plan for any of the procedures listed in (e) of this subsection may be recognized by the agency as meeting the documentation requirements of WAC 182-501-0160”

**Other Questions**

**Am I eligible for Apple Health? How do I sign up?**

You can check your eligibility for Apple Health by going to www.wahealthplanfinding.org to screen yourself. The site can also direct you to community partners who can assist you in enrolling for health insurance.

To qualify for Apple Health, individuals and families must meet income and residency requirements. Washingtonians may also qualify based on age and disability status.

**Adults**

Apple Health is available to adults who earn up to 138 percent of the Federal Poverty Level. For 2015, that’s about $16,100 a year for a single person or $32,900 a year for a family of four.

**Children**

Apple Health is available to kids and teens (0-18) whose family earns up to 300 percent of the Federal Poverty Level. For 2015, That’s about $46,600 a year for a family of two or $82,000 a year for a family of five. The best way to see if you qualify is to submit an application.

- Visit wahealthplanfinder.org to apply online for you and your family. You may qualify for Apple Health, even if you have been denied in the past.

**Who do I contact with questions?**

In Washington, Apple Health is managed by Managed Care Organizations or MCO’s. A large majority of patients are assigned to a MCO, and very few have what is called fee-for-service. Questions about specific coverage, referrals to covered surgeons, or for prior approval should be directed to the Washington Health Care Authority. Their information page on Transgender Health Policy is here: [http://www.hca.wa.gov/medicaid/transhealth/Pages/index.aspx](http://www.hca.wa.gov/medicaid/transhealth/Pages/index.aspx)

**Where can I find out more information about denials, appeals, and rights of patients under Apple Health?**

There are several organizations in Washington State that can help you if you feel you are being denied care that you are legally entitled to. Navigating insurance can be frustrating. Gender Justice League can only provided limited information, referrals, and resources, we do not do direct representation.

**Legal service organizations in Washington**
• Free Legal Clinic @ Q-Law [http://www.q-law.org/LegalClinic](http://www.q-law.org/LegalClinic)
• ACLU of Washington [https://aclu-wa.org/](https://aclu-wa.org/)
• Legal Voice [http://www.legalvoice.org/](http://www.legalvoice.org/)
• Northwest Justice Project CLEAR Hotline: Call NJP’s CLEAR Hotline at 1-888-201-1014 (M-F 9:15 am to 12:15 pm)