Preparing for the Process

We cover medically necessary gender-affirming (transgender) services; after prior authorization has been given. We’re here to help you get started.

What is Prior Authorization?

Prior authorization (pre-approval from us) helps you and your doctor know whether a service is covered by your plan before you receive it. If you receive gender-affirming services without prior authorization, your care won’t be covered, and you’ll be financially responsible for the full cost.

How Does My Doctor Request Prior Authorization?

Your doctor must request prior authorization by submitting our Prior Authorization form, and receive approval, before performing any of the following services:

- Mastectomy or creation of a male chest for transmasculine or gender-diverse members
- Breast augmentation for transfeminine members
- Genital surgery for transmasculine, transfeminine, gender-neutral, or gender-diverse members
- Facial feminization or masculinization
- Surgical revision to correct a functional impairment

Note: Electrolysis or laser hair removal for the removal of hair on skin being used for genital gender affirmation surgery requires prior authorization only if more than 12 visits are needed.

How Will I Know If My Doctor’s Request is Approved?

After we review your doctor’s request, we’ll notify your doctor and send you our decision by mail.

We’re here for you if you have any questions.
Please call Member Service at the number on your ID card.

1. Check with your group (employer) to determine benefits and coverage.

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don’t speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: 711).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: 711).

ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: 711).