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

No updates required since July 1, 2024

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Background

Coverage of transition-related care in state employee benefits varies widely. Some states:

- Explicitly include medically necessary care for transgender people
- Explicitly exclude medically necessary care for transgender people
- Have no explicit policy, but plans may still cover this care because it is medically necessary
- Have multiple health plans for state employees, which themselves may vary as to whether they exclude, include, or have no mention of such care

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 or plans have no explicit policy, transgender people are more likely to report obstacles to receiving care, including being denied needed care.

This map and citation sheet offers a high-level overview of the general policies in these states, though there is considerable variation in the details.

MAP often relies on the research of the [Transgender Legal Defense & Education Fund's \(TLDEF\) Trans Health Project](#) for additional verification of this area. Please see their resources for more detailed information, including about each state's health plan(s) and how each plan may vary in its coverage. Note that their research categorizes states in a different manner than MAP.

Equality Map & Additional Resources

See MAP's [Equality Maps: State Employee Benefits](#), which is updated and maintained in real time alongside this document.

Please see the [Transgender Legal Defense & Education Fund's \(TLDEF\) Trans Health Project](#) for additional information, research, and important legal advocacy in this area.



Summary Table

| Category | Number | List |
|--|---------------------------|--------------------------|
| States that explicitly include gender-affirming care in their state employee health benefits | 24 states + D.C. | California |
| | | Connecticut |
| | | Delaware |
| | | District of Columbia |
| | | Georgia |
| | | Hawai'i |
| | | Illinois |
| | | Indiana |
| | | Kansas |
| | | Kentucky |
| | | Maine |
| | | Maryland |
| | | Massachusetts |
| | | Minnesota |
| | | Montana |
| | | Nevada |
| | | New Hampshire |
| | | New Jersey |
| | | New York |
| | | North Carolina |
| | | Oregon |
| | | Pennsylvania |
| | | Rhode Island |
| | | Washington |
| Wisconsin | | |
| States that do not mention or have no clear policy regarding gender-affirming care in their state employee health benefits | 12 states + 5 territories | Alabama |
| | | Alaska |
| | | American Samoa |
| | | Arizona |
| | | Colorado |
| | | Guam |
| | | Iowa |
| | | Michigan |
| | | Missouri |
| | | New Mexico |
| | | Northern Mariana Islands |
| | | Puerto Rico |
| | | U.S. Virgin Islands |
| | | Vermont |
| | | Virginia |
| | | West Virginia |
| | | Wyoming |



(Table continued from previous page)

| | | |
|---|-----------|----------------|
| States that explicitly exclude gender-affirming care from their state employee health benefits | 14 states | Arkansas |
| | | Florida |
| | | Idaho |
| | | Louisiana |
| | | Mississippi |
| | | Nebraska |
| | | North Dakota |
| | | Ohio |
| | | Oklahoma |
| | | South Carolina |
| | | South Dakota |
| | | Tennessee |
| | | Texas |
| | | Utah |

State-by-State Sources & More Detail

Alabama

- State employee health plan does not mention coverage for transition-related care.
- See also [TLDEF’s Alabama state employee benefits page](#)

Alaska

- State employee health plan does not mention coverage for transition-related care.
- State formerly had an exclusion (since at least [2013](#), see p61), but this was ruled unlawful in [Fletcher v. State of Alaska](#) (March 2020) and the state was enjoined from enforcing the exclusion. Some exclusionary language remained in the [2021 state employee benefits materials](#) (e.g., item hh, p91), but not in the [2022 materials](#)—though other language could potentially apply to some aspects of transition-related care (e.g., item 11, p96), depending on interpretation.
- See also [TLDEF’s Alaska state employee benefits page](#) (last updated July 2020)

Arizona

- State employee health plan does not mention coverage for transition-related care.
- Previously (starting in 2017), the state employee health plan explicitly excluded coverage for transition-related care. See AZ [2022 Summary of Benefits and Coverage](#) (p61, item 16) and lawsuit (filed 2019) to fight this exclusion. In June 2023, the governor issued [Executive Order 2023-12](#), ordering the removal of the exclusion.
 - The executive order only called for the removal of the *exclusion*, which does not necessarily guarantee explicit *inclusion* or coverage of transition-related care. This map and citation sheet will be updated if the new health plan explicitly includes such care.
- See also [TLDEF’s Arizona state employee benefits page](#)



Arkansas

- State employee health plan explicitly excludes coverage for transition-related care.
- See [ARBenefits 2022 Summary Plan Description](#) (p86, item 90) (since at least 2017).
- See also [TLDEF's Arkansas state employee benefits page](#)

California

- State employee health plan explicitly includes coverage for transition-related care.
- See [CalPERS Health Plans](#) (since at least 2014).
- See also [TLDEF's California state employee benefits page](#)

Colorado

- State employee health plan does not mention coverage for transition-related care.
- See also [TLDEF's Colorado state employee benefits page](#)

Connecticut

- State employee health plan explicitly includes coverage for transition-related care.
 - Note, there are some limitations to this coverage. See TLDEF for more information.
- See [State of Connecticut Health Plan](#) (since at least 2015).
- See also [TLDEF's Connecticut state employee benefits page](#)

Delaware

- State employee health plan explicitly includes coverage for transition-related care.
 - Note, there are some limitations to this coverage. See TLDEF for more information.
- See [State of Delaware Health Plans](#) (since at least 2017).
- See also [TLDEF's Delaware state employee benefits page](#)

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 Health Plans](#) (since at least 2017).
 - However, a [2024 decision](#) from the 11th Circuit Court of Appeals ruled unconstitutional a similar exclusion in Georgia, and Florida is also in the 11th Circuit. However, given active/ongoing lawsuits (see below), both we and TLDEF continue to categorize Florida as having exclusions.
- See also [TLDEF's Florida state employee benefits page](#), and [Claire v. Florida Department of Management Services](#) (filed 2020) challenging these exclusions



Georgia

- State employee health plan explicitly includes coverage for transition-related care.
- Formerly, state explicitly excluded coverage for transition-related care. See [State Employee Plans](#) (p51 for UHC plan, p48 for Anthem plan) (since at least 2020). This policy was ended through a [court settlement](#) in October 2023, and the settlement specifically required the removal of the previous exclusion, the prohibition of any future similar exclusions, and the explicit inclusion of transgender-related care for state employees, [effective immediately](#).
- See also [TLDEF's Georgia state employee benefits page](#)

Hawai'i

- State employee health plan explicitly includes coverage for transition-related care.
- See [State Employee Plans Guide to Benefits](#) (e.g., p32 of [this plan](#)) and [HMSA Policy MM.06.026](#) (first published 9/1/2016)
- See also [TLDEF's Hawaii state employee benefits page](#)

Idaho

- State employee health plan explicitly excludes coverage for transition-related care.
- See [HB668](#) (2024; effective July 1, 2024)
- Formerly:
 - July 2020 – July 2024: state employee health plan explicitly includes coverage for transition-related care (prior authorization required); see [State Medical Plan Summaries](#) (e.g., p18 of [this plan](#)) ([effective July 1, 2020](#)).
 - As early as 2017 – July 2020: state explicitly excluded coverage for transition-related care. See [Group Policy for the State of Idaho PPO Plan](#) (as early as 2017).
- See also [TLDEF's Idaho state employee benefits page](#) (last updated January 2020)

Illinois

- State employee health plan explicitly includes coverage for transition-related care.
- See [State Employee Plan Coverage](#) (e.g, p62 of [this plan](#), p93 of [this plan](#))
- See also [TLDEF's Illinois state employee benefits page](#)

Indiana

- State employee health plan explicitly includes coverage for transition-related care.
 - Note: precertification required.
- See [State of Indiana Wellness CDHP Plan](#) (since at least 2017)
- See also [TLDEF's Indiana state employee benefits page](#)

Iowa

- State employee health plan does not mention coverage for transition-related care.
- See also [TLDEF's Iowa state employee benefits page](#)

Kansas

- State employee health plan explicitly includes coverage for transition-related care.
- See [Section 1.5 – Covered Services](#), p43 (2022)
- See also [TLDEF's Kansas state employee benefits page](#) (last updated July 2020)



Kentucky

- State employee health plan explicitly includes coverage for transition-related care.
 - Note: precertification required.
- See [Kentucky Employees' Health Plan](#) (pg. 24, 2017)
- See also [TLDEF's Kentucky state employee benefits page](#)

Louisiana

- State employee health plan explicitly excludes coverage for transition-related care.
- See [State Employee/Retiree Plan](#) (2017).
- See also [TLDEF's Louisiana state employee benefits page](#)

Maine

- State employee health plan explicitly includes coverage for transition-related care.
- See [State Health Plan Coverage](#) (since at least [July 2020](#), see p39)
- See also [TLDEF's Maine state employee benefits page](#) (last updated January 2020)

Maryland

- State employee health plan explicitly includes coverage for transition-related care.
- See [Gender Dysphoria Coverage Under the State Employee and Retiree Health and Welfare Benefits Program](#) (2014).
- See also [TLDEF's Maryland state employee benefits page](#)

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)
- See also [TLDEF's Massachusetts state employee benefits page](#)

Michigan

- State employee health plan does not mention coverage for transition-related care.
- See also [TLDEF's Michigan state employee benefits page](#)

Minnesota

- State employee health plan explicitly includes coverage for transition-related care.
- See [Minnesota Advantage Health Plan](#) (2016).
- See also [TLDEF's Minnesota state employee benefits page](#)

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).
- See also [TLDEF's Mississippi state employee benefits page](#)

Missouri

- State employee health plan does not mention coverage for transition-related care.
- See also [TLDEF's Missouri state employee benefits page](#)



Montana

- State employee health plan explicitly includes coverage for transition-related care.
- See [Wrap Plan Document, Appendix A: Summary Plan Description for Medical Plan Benefits](#) (pg. 20, 2017).
- See also [TLDEF's Montana state employee benefits page](#)

Nebraska

- State employee health plan explicitly excludes coverage for transition-related care.
- See [WellNebraska Health Plan](#) (2017).
- See also [TLDEF's Nebraska state employee benefits page](#)

Nevada

- State employee health plan explicitly includes coverage for transition-related care.
 - Note, there are some limitations to this coverage. See TLDEF for more information.
- See [Plan Benefit Information](#) (Covered Services, 6.34 pg. 24)
- See also [TLDEF's Nevada state employee benefits page](#)

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. (since at least 2018)
- See also [TLDEF's New Hampshire state employee benefits page](#)

New Jersey

- State employee health plan explicitly includes coverage for transition-related care.
- See State Employees' Health Plan (e.g., this [guidebook](#), p35) (since at least 2020)
- See also [TLDEF's New Jersey state employee benefits page](#)

New Mexico

- State employee health plan does not mention coverage for transition-related care.
- See also [TLDEF's New Mexico state employee benefits page](#)

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
- See also [TLDEF's New York state employee benefits page](#)



North Carolina

- State employee health plan explicitly includes coverage for transition related care.
- See [Kadel v. Fowell](#) (June 2022, and [case history](#)), requiring state to cover such care
- Formerly, as of 2016, the state employee health plan explicitly included coverage for transition-related care; see [Corporate Medical Policy: BlueCross BlueShield of North Carolina](#) (2016). Then, state employee health plan explicitly excluded coverage for transition-related care, effective 2018; see [State 80/20 Plan](#) (page 50) and [State 70/30 Plan](#) (page 48). This was overturned by a lawsuit, [Kadel v. Folwell](#), in 2022.
- See also [TLDEF's North Carolina state employee benefits page](#) (last updated July 2020)

North Dakota

- State employee health plan explicitly excludes coverage for transition-related care.
- See [NDPERS Certificate of Insurance](#) (2017).
- See also [TLDEF's North Dakota state employee benefits page](#)

Ohio

- State employee health plan explicitly excludes coverage for transition-related care.
- See [Aetna Benefit Plan Prepared Exclusively for State of Ohio](#) (2017).
- See also [TLDEF's Ohio state employee benefits page](#)

Oklahoma

- State employee health plan explicitly excludes coverage for transition-related care.
 - Oklahoma has multiple plans available to state employees. According to [TLDEF's research](#), two of these plans have explicit exclusions; one has no policy either way; and one has no policy, but the provider (Blue Cross) has its own policy that includes gender-affirming care. However, because this is a Blue Cross policy and not an Oklahoma policy, and the state has multiple other plans with exclusions, Oklahoma is coded here as having exclusionary plans
- See [TLDEF's Oklahoma state employee benefits page](#)

Oregon

- State employee health plan explicitly includes coverage for transition-related care.
- See [Settlement Agreement](#) (2013).
- See also [TLDEF's Oregon state employee benefits page](#)

Pennsylvania

- State employee health plan explicitly includes coverage for transition-related care.
- See [PEBTF Medical Plan Document](#) (pg. 150, 2017)
- See also [TLDEF's Pennsylvania state employee benefits page](#)

Rhode Island

- State employee health plan explicitly includes coverage for transition-related care.
- See [Rhode Island Health Plan](#) (2014)
- See also [TLDEF's Rhode Island state employee benefits page](#)



South Carolina

- State employee health plan explicitly excludes coverage for transition-related care.
- See [HB4624](#) (2024), banning any public funds from covering such care.
 - However, South Carolina is part of the 4th Circuit Court of Appeals, and in April 2024, the 4th Circuit [found](#) North Carolina and West Virginia’s exclusions in their state plans unconstitutional. That decision is being appealed and the case is still ongoing, but it remains an important precedent against such bans, including in South Carolina and potentially across the country.
- Formerly, state employee health plan did not mention coverage for transition-related care. See [State Health Plan](#) documents (e.g., no mention in [exclusions here](#), p70-72)
- See also [TLDEF’s South Carolina state employee benefits page](#)

South Dakota

- State employee health plan explicitly excludes coverage for transition-related care.
- See [State Employees Health Plan](#) (since at least 2017)
- See also [TLDEF’s South Dakota state employee benefits page](#)

Tennessee

- State employee health plan explicitly excludes coverage for transition-related care.
- See [Member Handbook State of Tennessee 2017](#).
- See also [TLDEF’s Tennessee state employee benefits page](#)

Texas

- State employee health plan explicitly excludes coverage for transition-related care.
- See [State Employee Health Plans](#) (e.g., p101 of [this plan](#)) (since at least [2017](#))
- See also [TLDEF’s Texas state employee benefits page](#)

Utah

- State employee health plan explicitly excludes coverage for transition-related care.
- See State Employees Health Plan “[Master Policy](#)” (p33) (since at least [2013](#))
- See also [TLDEF’s Utah state employee benefits page](#)

Vermont

- State employee health plan does not mention coverage for transition-related care.
- See also [TLDEF’s Vermont state employee benefits page](#)

Virginia

- State employee health plan currently does not mention coverage for transition-related care.
- State employee health plan formerly explicitly excluded coverage for transition-related care. See [Health Coverage Plan Handbooks](#) (2016). These exclusions were removed in July 2017. See [Health Coverage Plan Amendment](#) (2017).
- See also [TLDEF’s Virginia state employee benefits page](#)



Washington

- State employee health plan explicitly includes coverage for transition-related care.
- See [Group Health Benefit Booklet](#) (pg. 35-36, 2017).
- See also [TLDEF's Washington state employee benefits page](#)

West Virginia

- State employee health plan is currently unclear for transition-related care.
- In April 2024, the 4th Circuit Court of Appeals [affirmed](#) a lower court's ruling and found the state's former exclusion of transgender-related care unconstitutional. However, the state is again appealing, and the case is still ongoing.
- Previously, state employee health plans explicitly excluded coverage for transition-related care. See [PEIA Schedule of Benefits](#) ("What is not covered" item 21, p85) (since at least 2017).
- See also [TLDEF's West Virginia state employee benefits page](#)

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.
- See also [TLDEF's Wisconsin state employee benefits page](#)

Wyoming

- State employee health plan does not mention coverage for transition-related care.
- See also [TLDEF's Wyoming state employee benefits page](#)

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.