Welcome

Yale Health is committed to providing comprehensive, affirming, and effective healthcare services for our trans and gender-diverse patients. Our multidisciplinary team, including primary care providers, nurses, care managers, mental health professionals, gynecologists, and endocrinologists, works together to ensure you receive the care you need in a safe and welcoming environment.

OUR PROMISE
We promise to respect your privacy and treat you with consideration and dignity. You will receive care that is responsive to your healthcare concerns and that is sensitive to your needs. You play a critical role in partnering with Yale Health providers in your care.

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DISCLAIMER The applicable plan documents govern all questions of interpretation, and those plan documents will prevail over any discrepancy reflected in this resource booklet.

Medically necessary services for gender-affirming care and transition, including counseling, hormone therapy and specific surgical procedures are covered. Eligibility guidelines, based on widely accepted professional standards, apply to eligibility for drug therapy and surgical procedures.

IMPORTANT NOTES
• Coverage for treatments of gender dysphoria/incongruence are in addition to the other benefits provided by Yale Health.
• Yale Health does not consider treatments for gender dysphoria/incongruence as reconstructive services to correct a physical functional impairment or cosmetic surgery.
• Coverage for reconstructive surgery or cosmetic services is limited to the services described in relevant portions of the Student Guide or Member Coverage Booklet.

All services for care and coverage require prior authorization and are subject to any relevant network restrictions, copays, and limits as outlined in the plan documents:
• Student Guide and applicable Schedule of Benefits (students and their covered dependents).
• Employee Member Coverage Booklet and applicable Schedule of Benefits (faculty & staff and their covered dependents).

Services are covered when a Yale Health provider has determined that the member has sustained gender dysphoria and/or gender incongruence, understands the risks and potential benefits of treatment, and is able to provide informed consent.

• Irreversible treatments are generally not authorized for members under the age of 18. However, when delay would cause significant distress, procedures for members under 18 may be approved with parental consent and specific recommendations from a qualified mental health provider.
Members seeking access to treatments for gender dysphoria/incongruence should meet with their primary care provider (PCP) and request a referral to Care Management. Based on the specific services requested, Care Management will inform and assist the member with the process of seeking authorization for and obtaining necessary services.

The Plan covers medically necessary treatments for gender dysphoria and gender incongruence as described below. These treatments may include:

**Hormone Therapy:**
*to make the body more feminine or masculine*
- Hormone therapy is covered under the pharmacy benefit.
- Covered at 100%, subject to pharmacy copay for applicable membership category and drug tier.
- Depending on the drug it may be tier 1, tier 2, or tier 3.
- Refer to [Yale Health Drug List](#) — to check the copay of specific medications.

Pharmacy copays apply to hormone therapy and differ based on a patient’s membership category (Student with Yale Health Hospitalization/Specialty Coverage, C&T, S&M, Security, Faculty, M&P, Postdoctoral Associates & Fellows, Yale Police).

Check the [pharmacy web page](#) under [Yale Health Pharmacy Benefit](#) heading to find applicable copay amounts for different membership categories.

**Surgery:**
*to change primary sexual characteristics (chest and genital-altering surgery)*
- Covered at 100% after any applicable copays for outpatient surgery or inpatient facility expense; copays are specific to the membership category and may vary.
- Specific surgeries have requirements that need to be met before surgery will be approved — for full details patients should consult [Yale Health’s coverage of treatments related to gender dysphoria and gender affirmation](#).
- Anesthesia is covered at 100% for approved surgical procedures.
The following surgery expenses are COVERED:

- Services and supplies provided by the hospital/surgery center on the day of the procedure;
- The operating physician’s services for performing the procedure, related pre- and post-operative care, and administration of anesthesia; and
- Services of another physician for related post-operative care and administration of anesthesia. This does not include a local anesthetic.

- Inpatient hospital expenses are covered including services and supplies provided by Yale-New Haven Hospital or other pre-approved inpatient facility, including but not limited to room and board, nursing services, dietary services, medications, dialysis, radiation, diagnostic imaging, operating room fees, inpatient physical therapy, and ancillary fees billed by the hospital.

The following outpatient surgery expenses are COVERED:

- Services and supplies provided by the hospital/surgery center on the day of the procedure;
- The operating physician’s services for performing the procedure, related pre- and post-operative care, and administration of anesthesia; and
- Services of another physician for related post-operative care and administration of anesthesia. This does not include a local anesthetic.

- Inpatient hospital expenses are covered including services and supplies provided by Yale-New Haven Hospital or other pre-approved inpatient facility, including but not limited to room and board, nursing services, dietary services, medications, dialysis, radiation, diagnostic imaging, operating room fees, inpatient physical therapy, and ancillary fees billed by the hospital.

NOT COVERED: personal comfort and convenience items; travel and transportation.

- NOTE: Any service or supply primarily for your convenience and personal comfort or that of a third party is NOT COVERED, including: telephone, television, internet, barber or beauty service or other guest services; housekeeping, cooking, cleaning, shopping, monitoring, security or other home services; and travel, transportation, or living expenses, rest cures, recreational or diversional therapy.
- There is no coverage for charges associated with admissions that are not prior authorized.

Must use in-network provider if available

- Top/Chest surgery — in-network provider at Yale Medicine
- Bottom/Genital-altering surgery — in-network provider at Yale Medicine
- Hysterectomy/sterilization/oophorectomy — Yale Health OB/GYN physicians

Inpatient facility copay or outpatient surgery copay applies to surgeries that change primary sexual characteristics (chest and/or genital-altering surgeries) and differ based on a patient’s membership category (Student with Yale Health Hospitalization/ Specialty Coverage, C&T, S&M, Security, Faculty, M&P, Postdoctoral Associates & Fellows, Yale Police).

Find the patient’s corresponding membership category in the Coverage section of the Yale Health website, and check the Schedule of Benefits coverage document to find applicable copay amounts for Inpatient Facility Expense and/or Outpatient Surgery.

Surgery:

to create a more feminine or masculine appearing face

- Covered at 100% after any applicable copays for outpatient surgery or inpatient facility expense; copays are specific to the membership category and may vary.
- Specific surgeries have requirements that need to be met before surgery will be approved — for full details patients should consult Yale Health’s coverage of treatments related to gender dysphoria and gender affirmation.
- Anesthesia is covered at 100% for approved surgical procedures.
SURGERY (CONTINUED)

Inpatient facility copay or outpatient surgery copay applies to surgeries that create a more feminine or masculine face and differ based on a patient’s membership category (Student with Yale Health Hospitalization/Specialty Coverage, C&T, S&M, Security, Faculty, M&P, Postdoctoral Associates & Fellows, Yale Police).

Find the patient’s corresponding membership category in the Coverage section of the Yale Health website, and check the Schedule of Benefits coverage document to find applicable copay amounts for Inpatient Facility Expense and/or Outpatient Surgery.

Facial Hair Removal:

permanent removal of facial hair is reimbursed after service rendered (patient pays full cost up front and submits for reimbursement)

- Covered with prior authorization.
- Services by a certified electrologist, licensed in the state of Connecticut, are reimbursed at a rate of up to $125 dollars per one-hour session with a lifetime maximum benefit of $10,000.
- **Note:** Reimbursement does not apply to consecutive one-hour sessions on the same date of service or appointment.
- Permanent hair removal required for approved surgical procedures is reimbursable without limits when approved in advance.
- Reimbursement for electrolysis follows the Yale Health supplemental claim process explained below.
- **Laser Hair Removal** — Effective 1/1/24, covered for some membership categories; see below.

<table>
<thead>
<tr>
<th>Membership Category</th>
<th>Coverage Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Faculty/M&amp;P/Postdoc Fellows &amp; Associates</td>
<td>Laser Hair Removal = COVERED subject to same reimbursement and same lifetime maximum as Electrolysis services. Reimbursed up to $125 dollars per one-hour session under the same lifetime maximum benefit of $10,000. If $10,000 lifetime maximum benefit is reached, a switch to Electrolysis is NOT COVERED.</td>
</tr>
<tr>
<td>C&amp;T/S&amp;M/Security</td>
<td>Laser = NOT COVERED</td>
</tr>
<tr>
<td>Yale Police plan</td>
<td>Laser = NOT COVERED</td>
</tr>
<tr>
<td>Students with Hospitalization/Specialty Coverage</td>
<td>Laser = NOT COVERED</td>
</tr>
</tbody>
</table>
How to get reimbursed via the supplemental claim process

Step 1
Obtain the Supplemental Claim Form from the Yale Health website

Step 2
Go to the Form & Guidelines area of the website (below).

Step 3
Once there, scroll to the Claims section and access the Supplemental Claim Form.

Step 4
The member must fill out the form with the applicable information and submit form, along with proof of payment, via email or mail to the Yale Health Claims Department per the form instructions.

Members typically receive a reimbursement check within 7–10 business days from Yale Health receiving their request.
Yale Health defines infertility as a person’s inability to reproduce either as a single individual or with a partner without medical intervention; or a licensed physician’s findings based on a patient’s medical, sexual, and reproductive history, age, physical findings, or diagnostic testing.

- **Gender-affirming care** including hormone replacement therapy and surgeries that impact one’s fertility qualify an individual for covered services relating to fertility preservation, subject to the terms of fertility preservation coverage for their specific membership category. Fertility preservation coverage varies by membership category and plan.
- Treatment is covered at 100% up to any applicable university lifetime limits* and maximums when referred by a Yale Health clinician to a Yale Health network provider and approved in advance by the Referrals Department.

See Student Handbook or Employee Member Coverage Booklet for a full list of available services which includes:

- **Diagnosis of and consultation for individuals experiencing infertility.**
- **Assisted conception:** service provided to a fertile individual who wishes to conceive using donor sperm.

**Basic infertility services (excluding IVF), including but not limited to:**
- treatment to stimulate/induce ovulation and intrauterine insemination for infertile members; and
- infertility-related surgery and other procedures.

- **Assisted reproductive technologies (ART), including IVF:** In vitro fertilization (IVF) for members who do not or cannot conceive with basic infertility services.

Diagnosis of infertility, assisted conception, and basic infertility services are considered together towards university lifetime maximums for Infertility. Separate university lifetime limits apply to advanced reproductive technologies including IVF.

### STUDENTS WITH HOSPITALIZATION/SPECIALTY COVERAGE:

**COVERED**
- Infertility — covered at 100% (no maximum)
- IVF — 3 cycles
- Fertility preservation — covered for individuals facing infertility due to gender-affirming care or surgery that will impair fertility.

**NOT COVERED**
- **NOTE:** The use of ART to obtain oocytes or embryos for cryopreservation to circumvent reproductive aging in healthy individuals is not considered medically necessary and is **NOT COVERED**.
- **Tissue donation** — see Tissue Donation, page 13
- **Transfer of cryopreserved oocytes or embryos from former care with another plan/facility** — **NOT COVERED**

### C&T, S&M, SECURITY PLAN:

**COVERED**
- Infertility — covered at 100% up to $20K (university lifetime limit)
- IVF — 4 cycles (university lifetime limit)
- Fertility preservation — covered for individuals facing infertility due to gender-affirming care or surgery that will impair fertility.

**NOT COVERED**
- **NOTE:** The use of ART to obtain oocytes or embryos for cryopreservation to circumvent reproductive aging in healthy individuals is not considered medically necessary and is **NOT COVERED**.
- **Tissue donation** — **NOT COVERED**
- **Transfer of cryopreserved oocytes or embryos from former care with another plan/facility** — **NOT COVERED**
**Tissue Donation:**

the procurement and use of eggs, embryos, and sperm necessary to establish a pregnancy.

- **Donor Eggs (cohort of 6–8):** coverage limited to $20,000 or a full-cycle (1), meaning that if necessary to establish a pregnancy, member would also use the equivalent of a half-cycle (½) of available benefit for transfer.
- **Embryo Fertilization:** coverage limited to $7,000 or a half-cycle (½) equivalent.
- **Sperm Cryopreservation + 1 Year of Storage:** $1,500 or a quarter-cycle (¼) equivalent.
- **Donor Sperm:** coverage is limited to $2,500 per quarter-cycle (1/4) usage.

**NOTE:** These costs are limited per use. Donor tissue fees may be higher than that paid for by the benefit. Any difference is paid by the person or couple seeking a pregnancy. **IMPORTANT:** Amounts covered for donor tissue are determined taxable and people using this benefit will receive documentation of the value of tissue used for tax filing purposes.


Find the patient’s corresponding membership category in the Coverage section of the Yale Health website, and check the Schedule of Benefits coverage document to find applicable plan maximums, number of cycles, and university lifetime limits* for Infertility Treatment.

*University lifetime limits = employee-based plans have a university lifetime limit per contract regardless of Yale insurance carrier chosen. This means once an employee exhausts their $20K Infertility benefit and 4 IVF cycles as a Yale Health member, they have exhausted their “university lifetime limit regardless of carrier chosen,” and they cannot get a new $20K Infertility benefit or 4 more IVF cycles by switching to an Aetna plan.
STUDENTS
- Provided under Yale Health Basic Student Health Services.
- No copay applies.
- Mental health treatment is covered as part of Basic Services when provided at Yale Health Center through the Mental Health & Counseling department.
- An individual plan is made based on a student’s needs.
- Mental Health & Counseling clinicians support requests for letters for gender-affirming care.
- NOTE: Inpatient mental health services are covered through Yale Health Hospitalization/Specialty Coverage.

EMPLOYEE PLANS — C&T, S&M, SECURITY, YALE POLICE, FACULTY, M&P, POSTDOCTORAL ASSOCIATES & FELLOWS
- Covered at 100% under behavioral health benefit administered through Magellan Healthcare.
- No copay applies.
- Members may contact Magellan for authorization and provider recommendations, 1-800-327-9240.

Care Management — after PCP enters a referral, the patient can expect to be contacted by a Care Manager within one week to discuss gender-affirming care.

Student Health — endeavors to get the patient booked for their initial consultation within 1–2 weeks after Care Management intake is completed.

Surgical consults/procedures — timelines are determined by the surgical team and outside of Yale Health control.

Endocrine — patients can expect a call from a nurse within 24–48 business hours once the referral is placed in the queue.
- On average, it takes 2–1/2 to 3 months for a patient to get an appointment in Endocrine. However, providers are very accommodating and may offer additional clinic hours. If this happens a nurse will call patients to see if they would like to be seen sooner.
- During the intake process, endocrine nurses inform patients about the high demand for clinic appointments and timelines for initial visits, which may take longer than desired. For patients already on hormones and simply transferring care, refills or prescriptions are expected to come from the PCP or their previous providers until they are evaluated in Yale Health Specialty Services.

Mental Health & Counseling (for students) — Students looking to receive care from Mental Health & Counseling should call 203-432-0290 Mon–Fri, 8:30 am – 5 pm to schedule an intake evaluation. No referral is needed.
- Wait times vary based on time of year and typically range 1–7 business days.
- If anyone identifies that they are having difficulty scheduling an appointment with Mental Health & Counseling, they may call the department at 203-432-0290.

Behavioral (C&T, S&M, Security, Yale Police, Faculty, M&P, Postdoctoral Associates & Fellows) — Wait times vary by individual clinician. Magellan can assist with finding clinicians that have new patient availability; members should call 800-327-9240 for assistance.

IMPORTANT NOTE: the timelines provided are estimates and are subject to change at any time. Patients should confirm current timelines at the outset of their gender-affirming care journey and throughout the process.
The following services are NOT COVERED for the purpose of treating gender dysphoria/incongruence. Services not included in this list may be excluded as well if not medically necessary or otherwise excluded by the Plan:

- Surgical procedures to create a more youthful or aesthetically pleasing appearance rather than to reduce sexual characteristics are considered cosmetic and are not covered.
- Face-lifting
- Lip reduction/enhancement
- Abdominoplasty (changing the shape or appearance of the abdomen)
- Collagen injections
- Dermabrasion or chemical peels
- Facial implants or injections
- Panniculectomy (removal of overhanging abdominal fat)
- Laryngoplasty, or other voice modification surgery
- Silicone injections of the breast
- Liposuction except as part of approved facial surgery
- Hair transplantation
- Removal of excess skin
- Voice therapy
- Hair removal other than electrolysis
- Reimbursement for travel expenses

Yale Health understands and supports your use of a chosen first name rather than your legal first name to identify yourself. Yale Health is updating our systems to consistently use chosen name in all instances where possible. Below are places you can expect your chosen name to be used, and a list of places where legal name will be used.

PLACES WHERE CHOSEN FIRST NAME WILL BE USED:

- MyChart Records and communication.
- During all live and virtual interactions between patients and staff.**
- On letters or emails directed only to the patient (not on referrals or bills that may also go to outside entities). Please note, this includes the address used on envelopes mailed to the patient’s listed home address.

PLACES WHERE LEGAL NAME WILL BE USED:

- Billing documents
- Yale Health Member ID Card and proof of coverage letters
- Letters that may go to other healthcare institutions (e.g., Claims and/or Referral letters)
- Prescription medication
- Government documents
- Blood work
HOW TO UPDATE PERSONAL INFORMATION:
Yale Health uses three primary sources of data with limited interoperative connectivity. MyChart is used for all medical encounters and patient information. Workday and Banner are used for billing, claims, and referrals. To best ensure personal information is consistently used, we recommend that you update all that apply:

MyChart:
- To update chosen name (please note, MyChart calls this field ‘preferred name’) log in to MyChart, from the main menu scroll down to “Preferences and Account Settings” select “Personal Information” and then edit the “details about me” section to change your chosen name, gender identity, or sexual orientation.

WorkDay (to be updated if you are a Yale employee):
- To update chosen name (please note, WorkDay calls this field ‘preferred name’) log in to WorkDay, from the menu select “Personal Information,” then select preferred name (you may have to expand the list to show all options before you see preferred name). Deselect “use legal name as preferred name,” then add your chosen name.
- You can update your gender in WorkDay by going to Personal Information and selecting change personal information.
- You can also follow similar steps to change your legal name. You will be asked to submit valid documentation of legal name change before your name can be updated.

Yale Hub (to be updated if you are a Yale student):
- Yale Hub feeds Banner, Yale’s internal student database.
- To indicate your preferred first name, login to the Yale Hub, click on the “Personal Data” menu, and select “My Preferred Name.” Your full name and your preferred first name, if you already have a preferred first name on record, will be displayed. You may edit an existing preferred first name, enter a new preferred first name, or delete the existing preferred first name.

Students currently attending Yale College or the Graduate School of Arts and Sciences who have changed their legal name can have their academic record updated by bringing one of the three following categories of documents to the University Registrar’s Office at 246 Church St., 3rd floor:
- Government issued photo ID with the new name.
- Social Security Card with new name and a government issued photo ID.
- Legal name change documentation in English or certified translation and a government issue photo ID.
- **NOTE:** Professional school students who are changing their legal name should contact their school’s registrar.

ADDITIONAL INFORMATION:
- Pronouns and legal sex are only updated in MyChart by Yale Health staff. Please let our team know at your next visit.
- Legal name changes should be entered into Banner and/or Yale Hub. Once verification of legal name change is received and legal name is updated in WorkDay or Yale Hub, please allow one week for legal name change to appear in MyChart and on your medical records.

**Unfortunately, our pharmacy systems do not currently allow for a chosen name to be used in many instances. Therefore, we rely on a manual process in the Pharmacy, which leaves us more vulnerable to human error. We understand the importance of addressing patients by their chosen name and continue to work with our vendors on a solution and to improve our processes.**
Gender-Affirming Care Resource Guide for Patients

Yale Health is committed to providing comprehensive, supportive, individualized healthcare and health information to individuals with diverse expressions of gender and sexuality, and we are dedicated to LGBTQIA+ inclusion in all our services.

- **BENEFITS AND COVERAGE** Consult your coverage booklet at [yalehealth.yale.edu/coverage](http://yalehealth.yale.edu/coverage) for information on Yale Health's coverage of treatments related to gender dysphoria and gender affirmation.

  **CONTACT:** Member Services 203-432-0246 or member.services@yale.edu

- **CLAIMS** Check your claims status or denials.

  **CONTACT:** Claims 203-432-0250 or yhclaims@yale.edu

- **FERTILITY PRESERVATION** Consult with your Primary Care Provider in Internal Medicine, Student Health, or Obstetrics & Gynecology.

  **CONTACT:** Internal Medicine 203-432-0038
  Obstetrics & Gynecology 203-432-0222

  Student Health Department 203-432-0312

- **GENDER-AFFIRMING SURGERY** Discuss surgical requirements with Care Management.

  **CONTACT:** Care Management, 203-436-5791

- **GENDER-AFFIRMING CARE** Our gender-affirming care coordinator can assist you with getting started or support you with help needed while in progress.

  **CONTACT:** Care Management, 203-436-5791

- **HORMONE THERAPY** To initiate treatment, please discuss the requirements with your Primary Care Provider from Internal Medicine or Student Health.

  **CONTACT:** Internal Medicine 203-432-0038

  Student Health 203-432-0312

- **MENTAL/BEHAVIORAL HEALTH** You might seek the assistance of a mental health professional for a number of reasons. Your mental health provider will evaluate readiness for next steps in your treatment and make recommendations.

  **CONTACT:** Mental Health & Counseling for Yale students 203-432-0290,

  3rd Floor, Yale Health Center Behavioral Health for Yale Health members provided through Magellan Health 800-327-9240

- **MY CHILD'S GENDER-AFFIRMING CARE** Consult with your child's Primary Care Provider.

  **CONTACT:** Pediatrics 203-432-0206

- **REFERRALS** Check your referral status or denials.

  **CONTACT:** Referrals 203-432-7397 or yhreferrals@yale.edu

- **PRESCRIPTIONS** Consult the Yale Health Pharmacy with questions about your prescriptions, refills, etc.

  **CONTACT:** Yale Health Pharmacy 203-432-0033

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Please contact Member Services by phone (203-432-0246) or email if there is an issue you would like to discuss, or email the patient representative directly. The patient representative will investigate and assist in resolving these issues, keep you informed throughout the process, and follow up with the resolution either by phone or email.