

Current Coverage of Gender-Affirming Puberty Blockers, Hormones, and Surgeries by Coverage Type, Age in California

	Under 18: Puberty Blockers	Under 18: Hormones	Under 18: Surgery	Age 18: Hormones	Age 18: Surgery	19+: Hormones	19+: Surgery
Medi-Cal (includes Fee-For Service ("Straight") Medi-Cal and Medi-Cal Managed Care)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Medicare (includes Fee-For Service ("Original") Medicare and Medicare Advantage)	Unknown*	Yes	Yes	Yes	Yes	Yes	Yes
California licensed plan (includes individual plans, Covered California, small group plans, and large group plans licensed by DMHC or CDI)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
CalPERS	Yes	Yes	Yes	Yes	Yes	Yes	Yes
TRICARE	NO	NO	NO	NO	NO	Yes	NO
Veterans' Affairs (VA)	N/A	N/A	N/A	Limited**	NO	Limited**	NO
Federal Employee Health Plans	NO	NO	NO	NO	NO	NO	NO
Self-Insured or Self-Funded Plans***	Varies***	Varies***	Varies***	Varies***	Varies***	Varies***	Varies***
Coverage licensed in states other than California****	Varies****	Varies****	Varies****	Varies****	Varies****	Varies****	Varies****

NOTE: All services are subject to medical necessity. The criteria and process for determining medical necessity vary among types of coverage and may also vary from one plan/insurance company to another.

All plans are subject to non-discrimination requirements. The exclusions of care that currently apply to TRICARE, the VA, Federal Employee Health Plans are currently being litigated in court. Those cases are ongoing.

* Very few children under 18 are eligible for Medicare. Thus, it is currently unknown whether Medicare would cover puberty blockers for such a child.

** The VA provides hormone treatment when: (1) a veteran was already receiving it before 3/17/25, or (2) a veteran was receiving such care from the military as part of and upon their separation from military service and they are eligible for VA health care

*** Self-insured plans (usually associated with large employers or unions) may each choose what services they cover. Thus, the scope of coverage will vary from one plan to another. Call your plan administrator or consult your plan coverage documents to learn more about what is covered in your self-insured plan.

**** If you are enrolled in coverage that is licensed in another state (e.g., if you work for a company that is based outside of California and offers a plan licensed in its state), consult your plan coverage documents or the state insurance department for that state to learn more about what is covered in your out-of-state coverage.