Long-Standing Coverage for Gender-Affirming Services

All U-M health plans cover medically necessary gender-affirming services for members with gender dysphoria, following standards of care from the World Professional Association for Transgender Health.

As provided for by the BCBSM and BCN medical policies, this coverage includes medically necessary genital surgery, mastectomy in female-to-male transition, hormone therapy and counseling services.

The university’s BCBSM plans have covered medically necessary gender-affirming services since 1982. Our BCN plans have done the same since 2007, following the purchase of MCare.

Low Out-of-Pocket Costs for Graduate Students

The cost of comprehensive health care coverage for U-M graduate students, including gender-affirming services, is almost fully paid by the university. All GradCare members receive the same medical and prescription drug coverage.

GradCare is an HMO plan that features:

- No monthly premium for individual or family coverage (for fellowship holders, GSIs, GSSAs, and GSRAs)
- No annual deductible
- No out-of-pocket cost for inpatient services or outpatient surgery
- $25 copay for office visits and mental health services
- $30 copay for specialist visits
- Low prescription drug copays through the U-M Prescription Drug Plan

There are currently no additional cost-sharing requirements or plan maximums for gender-affirming services under GradCare or any U-M health plan.

Access to Providers

BCBSM and BCN require prior authorization and the use of in-network providers for certain gender-affirming services.

Michigan Medicine is the only provider in the BCBSM/BCN networks in Michigan that performs breast/chest procedures, genital procedures, reproductive procedures and facial surgeries to treat gender dysphoria. Treatment is coordinated through Michigan Medicine’s Comprehensive Gender Services Program.

Peer Benchmarking

The university’s coverage of gender-affirming services meets or exceeds that currently offered by the majority of our national peer institutions.