

SUPPORTING TRANSGENDER AND GENDER NONBINARY CLIENTS:

GENDER SERVICES AT BLUECROSS BLUESHIELD OF MN

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ALEX JACKSON NELSON

BCBSMN's Gender Services Consultant



Provides guidance to transgender and non-binary members to help manage care and navigate insurance by:

- Answering gender-related care questions
- Connecting members to health plan benefits
- Helping members understand plan coverage
- Finding the right doctors and care

The Gender Services Program is available to all members who have BCBSMN insurance.

COURSE OBJECTIVES

- To gain knowledge about the Gender Services offered by Blue Cross Blue Shield of Minnesota
- To increase understanding of health barriers and challenges faced by transgender and nonbinary people
- To improve understanding of key terms and phrases
- To understand the basics of allyship and support for transgender and nonbinary people

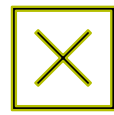


IMPACTS TO HEALTH CARE



25%

experienced
problems with
insurance



25%

denied coverage
for essential
hormones



55%

denied coverage
for transition-
related surgery



78%

sought hormone
therapy
only

49%

received it



21%

had coverage but
no in-network
providers



42%

experienced gaps
in coverage for
surgical care
needed for
transition

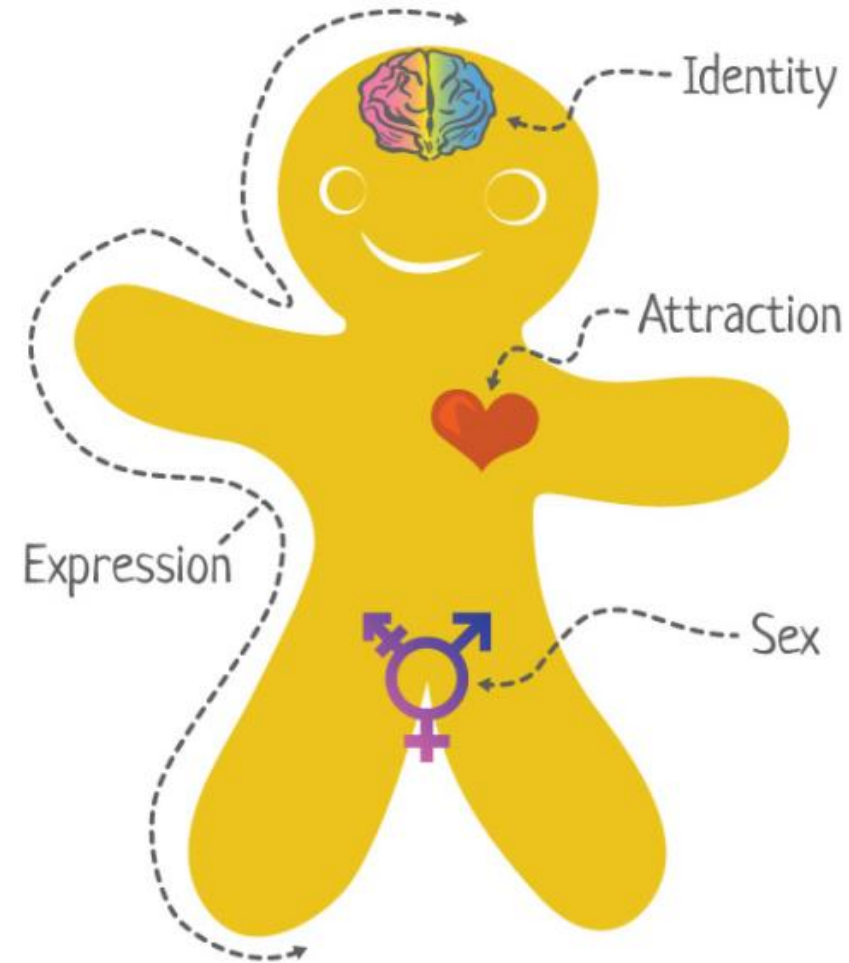
KEY TERMS AND CONCEPTS

Sex Assigned at Birth

Gender Identity

Gender Expression

Sexual Orientation / Attraction



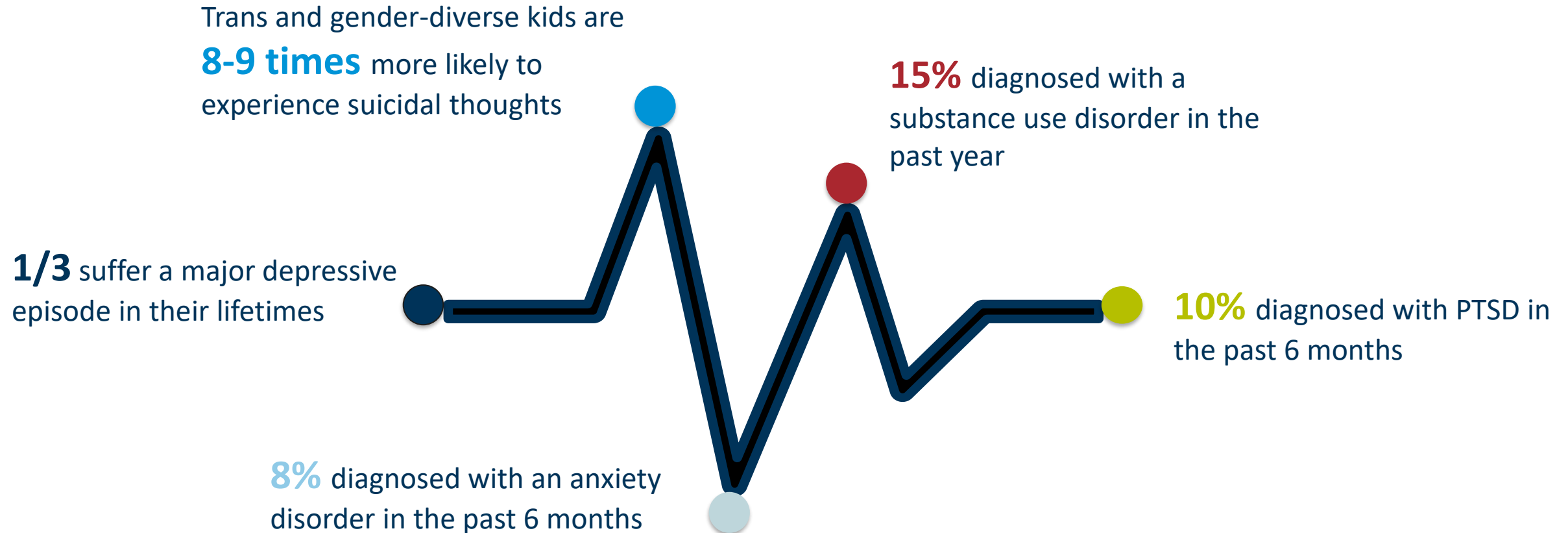
GENDER

Transgender Minnesotans are one of many marginalized groups that experience inequitable care and service within the health care system. Learn about what it means to be transgender or gender non-binary and be in need of health care.



www.youtube.com/watch?v=IKboL0tgWdk

IMPACTS TO HEALTH CARE



GENDER CARE AND COVERAGE

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Gender care and coverage overview

Blue Cross is committed to equitable standards of care and health coverage for transgender and non-binary people

Committed to equitable care and access

All people should have equal opportunity to live consistently with their gender identity. That's why we're committed to supporting transgender and non-binary individuals, their families and their employers.

This is a partnership. We recognize that transgender and non-binary Minnesotans are one of many marginalized groups who experience inequitable care and service within the health care system. We want to change that.

We are collaborating with our transgender associates and members and want to walk with them, and you,



Member Log In

See coverage, claims, account info and more.

[LOG IN](#)[Register](#)

RELATED RESOURCES

HOW TO BE AN ALLY

Listen to trans people

- Center trans people and not yourself, work towards needed change

State your personal pronouns and use the personal pronouns of others

- Avoid making assumptions about a person's gender identity and pronouns
- When you mess up, apologize and move on

Use gender inclusive language

- Use “Welcome everyone” instead of “Welcome ladies and gentlemen”

Know that being transgender or gender non-binary is not about a person's appearance

- Accept that a person's identity is real whether you understand it or not

RESOURCES

World Professional Association for Transgender Health

- www.wpath.org

Transgender Law Center

- www.transgenderlawcenter.org

The Gay & Lesbian Alliance Against Defamation

- <https://www.glaad.org/transgender/allies>

Human Rights Campaign

- www.hrc.org

National Center for Transgender Equality

- www.transequality.org

Questions?