



MEDICAL POLICY STATEMENT

Nevada Marketplace

Policy Name & Number	Date Effective
Medical Intervention for Gender Dysphoria-NV MP-MM-1751	01/01/2026
Policy Type	
MEDICAL	

Medical Policy Statements are derived from literature based on and supported by clinical guidelines, nationally recognized utilization and technology assessment guidelines, other medical management industry standards, and published MCO clinical policy guidelines. Medically necessary services include, but are not limited to, those health care services or supplies that are proper and necessary for the diagnosis or treatment of disease, illness, or injury and without which the patient can be expected to suffer prolonged, increased, or new morbidity, impairment of function, dysfunction of a body organ or part, or significant pain and discomfort. These services meet the standards of good medical practice in the local area, are the lowest cost alternative, and are not provided mainly for the convenience of the member or provider. Medically necessary services also include those services defined in any Evidence of Coverage or Certificate of Coverage documents, Medical Policy Statements, Provider Manuals, Member Handbooks, and/or other plan policies and procedures.

Medical Policy Statements do not ensure an authorization or payment of services. Please refer to the plan contract (often referred to as the Evidence of Coverage or Certificate of Coverage) for the service(s) referenced in the Medical Policy Statement. Except as otherwise required by law, if there is a conflict between the Medical Policy Statement and the plan contract, then the plan contract will be the controlling document used to make the determination.

According to the rules of Mental Health Parity Addiction Equity Act (MHPAEA), coverage for the diagnosis and treatment of a behavioral health disorder will not be subject to any limitations that are less favorable than the limitations that apply to medical conditions as covered under this policy.

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A. Subject

Medical Interventions for Gender Dysphoria

B. Background

The Patient Protection and Affordable Care Act (ACA) regulates the Health Insurance Marketplace®, including coverage requirements and exclusions. Executive Order 14187, issued in January 2025, instructs all executive departments and agencies to deliver emergency price relief for Americans, of which health care represents a substantial portion and a tremendous cost to federal taxpayers. Several regulatory agencies were ordered to strengthen the integrity of the ACA and provide relief from rising health care costs. Among these directives, Marketplace plans may no longer provide nor support the gender transition of minors or adults, including surgical and chemical treatments. Currently, Nevada law allows the provision of medical interventions for gender dysphoria.

C. Definitions

- **Cosmetic surgery** – A surgical procedure that
 - does not meaningfully promote the proper function of the body
 - does not prevent or treat illness or disease
 - is primarily directed at improving the appearance of a person
 - includes, without limitation, cosmetic surgery directed at preserving beauty
- **Gender Dysphoria** – Affective and/or cognitive discontent accompanying incongruence between experienced or expressed gender and assigned gender, lasting at least 6 months and meeting diagnostic criteria listed in the DSM-5-TR.
- **Minor** – Any member under the age of 18.

D. Policy

- I. CareSource complies with state and federal regulations for the coverage of medically necessary services. All requests are reviewed on a case-by-case basis.
- II. CareSource considers gender affirming surgeries medically necessary when **ALL** the following clinical criteria are met for any member 18 years of age or older:
 - A. General Requirements for Chest and Genital Surgery

Gender affirming chest and genital surgery require **all** the following criteria met:

 1. *Marked and sustained gender incongruence is assessed and documented by a clinician experienced in the care of and with competency (eg, formal training, significant clinical experience, capable in evaluation and diagnosis of gender incongruence) in assessment for transgender and gender-diverse people (eg, physician, primary care provider, endocrinologist, psychiatrist, other licensed mental health professional). Chest surgery requires 1 assessment and documented record, while genital surgery requires 2.*

Content of documentation must include the following:

- a. an individualized treatment plan addressing treatment, including hormone therapy, surgical interventions, and behavioral health (BH) care during the transition period
- b. BH issues, if present, are well controlled (ie, no active intravenous drug use for the past 3 months, no suicide attempts or behaviors present for the past 6 months)
- c. the degree to which the member has followed the standards of care to date and the likelihood of future compliance
- d. 12-month or longer real-life experience congruent with chosen gender identity, unless the timeline was modified with corroborating documentation indicating a safety concern
- e. duration of evaluator's relationship with the member
2. *Gender incongruence is not due to reversible cause (eg, psychosis).*
3. *Member grants informed consent and is able to understand risks of adverse events, complications, procedure options, benefits, irreversibility, and reproductive impact.*
4. *Member has no physical or BH illness that will interfere with adherence to short-term and long-term postoperative treatment.*
5. *Stability on gender-affirming hormone treatment (GAHT) for at least 6 months unless contraindication has been documented.* Medication must be prescribed to the member and managed by an endocrinologist or experienced prescriber working in a center or clinic specializing in the treatment of gender affirming care. Evidence of lab monitoring of hormone levels must be provided.
6. *Social transition (eg, name change, pronoun change, communication of affirmed gender identity to others) is in place or judged by clinician to be unnecessary (eg, nonbinary gender identity).*
7. The following documentation is submitted from a surgical team:
 - a. results of medical and psychological assessments, including diagnosis(-es) and identifying characteristics
 - b. surgery plan
 - c. notation of discussion of risks, benefits, and alternatives to treatment, including no hormonal or surgical treatment and member understanding that surgery may not resolve gender dysphoria
 - d. medical stability for surgery and anesthesia
 - e. expected outcome
- B. Gender Affirming Chest Surgery
Mastectomy for female to male transition or any other chest surgery requests require meeting A. above. Mastectomy does not require a hormone trial.
- C. Gender Affirming Genital Surgery
Genital surgery requests require **ALL** the following in addition to meeting criteria outlined above in A.:
 1. If a physician (eg, PCP, endocrinologist, surgeon, other qualified provider) completes documentation requirements outlined in A., a BH professional (eg,

psychiatrist, licensed mental health professional) must submit documentation meeting those requirements as well.

2. Hair removal may be approved based on medical necessity when the skin flap area contains hair needing to be removed. Hair removal must be included on the request for review of medical necessity.

III. CareSource will review all requests on a case-by-case basis. Procedures or surgeries to enhance secondary sex characteristics are considered cosmetic and are not medically necessary. A list of services, procedures or surgeries not covered is included below. This list may not be all inclusive.

- A. reversal of either genital surgery or surgery to revise secondary sex characteristics
- B. abdominoplasty
- C. blepharoplasty
- D. body contouring
- E. botulinum toxin treatments (eg, Botox, Dysport, Xeomin, Jeuveau) or collagen injections
- F. breast augmentation
- G. calf, cheek, chin, malar, pectoral and/or nose implants
- H. face lifts, facial feminization, bone reduction, brow lifts, rhinoplasty, or plastic surgery on the eyes
- I. perineal skin hair removal
- J. hair removal for vaginoplasty without creation of neovagina or when genital surgery is not yet required or not approved
- K. hair replacement
- L. lip enhancement or reduction
- M. liposuction
- N. neck tightening or reduction thyrochondroplasty
- O. mastopexy
- P. skin resurfacing
- Q. voice modification surgery (laryngoplasty or shortening of the vocal cords), voice therapy or voice lessons
- R. any other surgeries or procedures deemed not medically necessary
- S. reproduction services, including, but not limited to, sperm preservation, oocyte preservation, cryopreservation of embryos, surrogate parenting, donor eggs and donor sperm and host uterus

E. Conditions of Coverage

NA

F. Related Policies/Rules

Medically Necessary Determinations

The MEDICAL Policy Statement detailed above has received due consideration as defined in the MEDICAL Policy Statement Policy and is approved.

G. Review/Revision History

	DATE	ACTION
Date Issued	10/08/2025	New policy. Approved at Committee.
Date Revised		
Date Effective	01/01/2026	
Date Archived		

H. References

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