

# Gender Affirmation Care

## Health insurance designed to support students in their gender transition journeys


Studentcare is committed to making sure that all students have the care they need to lead healthy, fulfilling lives. As part of this commitment, we offer coverage under the student Health Plan for **gender-affirming medical care for students who have been diagnosed with gender dysphoria**.

While provincial health insurance may cover some gender-affirming health care, eligible procedures are often limited. Gender Affirmation Care was developed by our partner insurer Green Shield Canada, in collaboration with student focus groups, the Canadian Professional Association for Transgender Health (CPATH), and the Social Collective, as a first step to help fill this gap. The benefit is available in both French and English and is offered at the same price and terms for all clients nation-wide.

We recognize that this coverage has limitations in its current early form, and our aim is to further expand and improve it through ongoing consultations with the student and LGBTQIA2S+ communities we serve.

## Covered expenses and maximums

Gender Affirmation Care is designed to complement the coverage already provided by provincial health insurance. For the full list of expenses covered in each province, please see the charts on **Eligible procedures** and **Ineligible procedures** on the next pages. Green Shield Canada will also soon provide a policy document listing all exclusions and limitations, and may have a subject matter expert available (in English only) to attend strategic meetings with the Partnerships & Development team.



For eligible procedures, Gender Affirmation Care covers up to **\$5,000** per procedure (up to a lifetime maximum of **\$10,000**) when the following conditions are met:

- eligible expenses are **not covered by provincial health care**
- a **diagnosis of gender dysphoria** from a legally qualified physician (M.D.) or nurse practitioner is provided

**Note that these coverage amounts may be subject to change**, as we are currently examining standard pricing for procedures not covered by provincial health care to confirm if these maximums are appropriate.

Separately from this benefit, Studentcare (along with ACL and Gallivan) can also review Health Plan prescription drug coverage with any interested partner student associations, to determine where further adjustments can be made to support gender-affirming care.

## Limitations

It is important to acknowledge the following:

- The requirement of a diagnosis of gender dysphoria from a physician/nurse practitioner presents a barrier to access for some students, as we recognize that not all those in need of the covered procedures may necessarily have gender dysphoria or access to resources to receive a diagnosis.
- Pay-Direct service is currently unavailable for this coverage, meaning that students must pay for a procedure out-of-pocket first and then submit a claim for reimbursement. Our aim is to make Pay-Direct an option as soon as possible to eliminate up-front costs that place a financial burden on students.
- Gender Affirmation Care may not be able to serve all students for the full duration of their gender transition journey, as they only have access to the coverage during their studies while they remain Plan members.

## Eligible procedures

An **X** indicates no provincial coverage, meaning the benefit is eligible for Gender Affirmation Care coverage. Note that **no procedures/items other than those listed in this chart** (no additional expenses, no prescription drugs, etc.) will be covered.

	AB	BC	MB	NB	NL	NS	NT	NU	ON	PEI	QC	SK	YT
Penectomy							X	X					
Orchiectomy							X	X					
Vaginoplasty				X			X	X		X			
Breast Augmentation	X			X	X	X	X	X		X			
Labiaplasty				X			X	X		X			
Clitoroplasty				X			X	X		X			
Vaginectomy				X			X	X		X			
Hysterectomy							X	X					
Salpingo - Oophorectomy							X	X					
Metoidioplasty				X			X	X		X			
Phalloplasty				X			X	X		X			
Mastectomy							X	X					
Scrotoplasty				X			X	X		X			
Erectile and Testicular Implant				X			X	X		X			
Clitoral Release				X	X		X	X		X			
Chest Contouring / Chest Masculinization	X			X	X		X	X	X	X		X	
Facial Feminization	X	X	X	X	X	X	X	X	X	X	X	X	X
Tracheal Shaving	X	X	X	X	X	X	X	X	X	X	X	X	X
Laser/Electrolysis Hair Removal*	X	X	X	X	X	X	X	X	X	X		X	
Vaginal Dilators	X	X	X	X	X	X	X	X	X	X	X	X	X
Vocal Surgery	X	X	X	X	X	X	X	X	X	X	X	X	X

\*Laser/Electrolysis Hair Removal - can be performed by other practitioners, not only physician

## Ineligible procedures

An **X** indicates that provincial coverage exists, meaning the benefit is **not** eligible for Gender Affirmation Care coverage.

	AB	BC	MB	NB	NL	NS	NT	NU	ON	PEI	QC	SK	YT
Penectomy	X	X	X	X	X	X			X	X	X	X	X
Orchiectomy	X	X	X	X	X	X			X	X	X	X	X
Vaginoplasty	X	X	X		X	X			X		X	X	X
Breast Augmentation		X	X						X		X	X	X
Labiaplasty	X	X	X		X	X			X		X	X	X
Clitoroplasty	X	X	X		X	X			X		X	X	X
Vaginectomy	X	X	X		X	X			X		X	X	X
Hysterectomy	X	X	X	X	X	X			X	X	X	X	X
Salpingo - Oophorectomy	X	X	X	X	X	X			X	X	X	X	X
Metoidioplasty	X	X	X		X	X			X		X	X	X
Phalloplasty	X	X	X		X	X			X		X	X	X
Mastectomy	X	X	X	X	X	X			X	X	X	X	X
Scrotoplasty	X	X	X		X	X			X		X	X	X
Erectile and Testicular Implant	X	X	X		X	X			X		X	X	X
Clitoral Release	X	X	X			X			X		X	X	X
Chest Contouring / Chest Masculinization		X	X			X					X		X
Facial Feminization												X	X
Tracheal Shaving													X
Laser/Electrolysis Hair Removal*											X		X
Vaginal Dilators													
Vocal Surgery													

\*Laser/Electrolysis Hair Removal - can be performed by other practitioners, not only physicians