

Why We Have This Guide

This guide has information about insurance coverage for surgeries and treatments that affirm gender. It includes surgeries or fillers to make the face look more feminine. It also includes redo surgeries to fix problems. The guide helps Amida Care members understand:

- What kinds of surgeries and treatments are usually paid for by insurance.
- How to figure out which surgeries or treatments fit your needs.
- How insurance and health care providers decide if something is gender-affirming.
- Steps to take so insurance will pay for treatments.
- When redo surgeries can be covered.

Where Do Rules for Gender-Affirming Procedures Come From?

In 2022, the World Professional Association for Transgender Health (WPATH) updated its rules for transgender healthcare, including surgeries that affirm gender. These updated rules are called “Standards of Care for the Health of Transgender and Gender Diverse People, Version 8” or SOC8 for short. Experts from around the world worked on these rules. They included feedback from the public.

What Letters of Support Do I Need?

Please check out this guide on letters of support [English/Spanish](#)

What Options Can Be Used Instead of Surgery?

Some people may not be healthy enough for surgery. Some may choose not to have surgery because of the risks or personal reasons. Amida Care has some non-

surgical options that can be used instead of certain gender-affirming surgeries. For example, fillers can be used to make cheeks and lips fuller instead of surgery.

What Procedures Are Usually Covered for Facial Feminization Surgery?

The surgeries listed below are usually covered for Facial Feminization Surgery (FFS). Not everyone needs or should have all of them. You and your surgeon will talk about which surgeries are best for you. This will depend on what parts of your face you want to look more feminine. What can be done is limited by your bone structure.

When someone has more testosterone during puberty, it changes their face. It can make features like a strong brow, square chin, or flat cheeks, which are often seen as more masculine. FFS surgeries change the bones and shape of your face to look more like features that develop with estrogen during puberty.

The surgeries below are often paid for by Amida Care if you meet the basic rules for gender-affirming surgery. You will also need the required paperwork talked about earlier.

Procedures to Make the Top Part of the Face More Feminine:

- **Flattening the forehead and brow.** This means changing the shape of the forehead and brow bones, which might include adding small plates and screws to hold the shape.
- **Eyebrow lift.** Excess skin is removed to make the eyebrows look higher and more curved. Sometimes, the hairline is moved forward as part of this.
- **Changing the bones around the eyes.** The strong brow bones are shaved and reshaped to make the area around the eyes more open and wider.

Procedures to Make the Middle Part of the Face More Feminine:

- **Cheek enhancement.** Cheeks can be made fuller by injecting fat or adding an implant or piece of bone to the cheekbone. Plates and screws might be used to hold the implant or bone piece in place. Fillers can also be used instead of surgery to make cheeks fuller.
- **Rhinoplasty ("nose job").** The nose can be made smaller and shaped with a feminine curve, where the middle part of the nose is closer to the face than the tip.

Procedures to Make the Bottom Part of the Face More Feminine:

- **Reshaping the jaw.** The jawbone can be shaved and pieces removed to make the jawline less square and strong.
- **Changing the chin.** The chin can be made smaller and more pointed. This might involve cutting the chin bone and putting it back together with plates and screws.
- **Lip enhancement.** Lips can be made fuller by injecting fat or adding an implant. Fillers can be used as an alternative for those who don't want surgery.
- **Upper lip lift.** The upper lip can be lifted to shorten the space between the lip and the nose, creating a more feminine "cupid's bow" shape.
- **Tracheal shave.** This reduces the "Adam's apple" to make the throat area look smoother.

Are Face and Neck Lifts Ever Covered?

Skin on the face or neck can sag over time or after weight changes. This is called “jowls” and happens to everyone as they age, no matter their gender or sex at birth. Because of this, face and neck lifts are rarely considered necessary for treating gender incongruence.

Sometimes, people may have silicone injected into their face by someone who isn't licensed. Silicone can cause problems, especially if it has been there for a long time. If silicone needs to be removed, Amida Care might cover a face or neck

lift as part of the surgery. This is because removing silicone can cause changes to the face or neck that need to be fixed by shaping and tightening the skin. In rare cases, face or neck lifts may be considered necessary as part of a larger surgery where large pieces of bone are removed from the jaw or face. This is done at the same time as the bone removal to prevent problems from the skin not sticking to the new face shape. Face and neck lifts by themselves without bone or silicone removal are never considered necessary.

What Face Surgeries Are Not Related to Gender?

Some surgeries on the face are not considered treatments for gender incongruence. Every surgery is checked to see if it's really needed for medical reasons. These surgeries are never approved for treating gender incongruence. They are not at all related to gender. Instead, they are thought of as treatments for concerns like body image issues or aging. Here are some common ones:

- **Blepharoplasty:** Surgery to lift the eyelids.
- **Lateral Canthopexy/Canthoplasty:** Surgery to lift the outer corners of the eyelids and change the eye shape, often called "cat eye surgery."
- **Liposuction:** Fat removal from the face, under the chin, or neck.
- **Buccal Fat Removal:** fat removal from the cheeks.
- **Otoplasty:** Surgery to pin back the ears.
- **Mandibular angle or chin augmentation:** Surgery to make the jawline or chin bigger.

How Do You Know If a Surgery Is Related to Gender?

Gender-affirming surgeries that are usually approved follow accepted standards of care. This means they are based on practices that experts in transgender health agree on. Formal guidelines, which are recommendations made by experts who have studied past and current research, also help. Studies have shown that these

surgeries are safe and help improve the lives and mental health of transgender people.

Facial feminization and masculinization surgeries are not considered cosmetic. They are seen as necessary medical treatments for gender incongruence. These surgeries change facial features that developed during puberty because of testosterone or estrogen. They can either add features that develop from estrogen or remove features shaped by testosterone to create a softer, more feminine look.

When Does Insurance Pay for Redo or Revision Surgeries?

Twenty-five states and Washington, D.C. offer gender-affirming care. Less than half of these states cover facial surgeries for feminization or masculinization. Even fewer cover surgeries like body contouring or hair transplants. Most of the states that do offer gender-affirming care do not cover redo surgeries at all. The few states that do pay for redo surgeries only allow them if there is a clear problem. An example of a clear problem is difficulty breathing after a nose surgery. If redo surgeries are allowed, there is usually a limit of one.

At Amida Care, we work hard to provide top care for transgender health and focus on the whole person. We check all requests for revision or redo surgeries to see if they are really needed. In 2024, we created special rules to guide surgeons on when redo surgeries are approved by insurance. In general, a redo surgery may be considered necessary for these reasons:

1. The surgery caused a problem that affects the person's quality of life, like trouble breathing or speaking.
2. After healing, there is an obvious problem or uneven appearance, like an implant moving out of place.
3. The first surgery did not make a change at all.

Having surgery is a big deal. It is hard to match expectations with results. No surgery can be perfect. It is normal for people to have small differences or “flaws” in their face or body after healing. These small differences are normal and usually do not qualify as a reason for redo surgery. It’s also important to think about the risks of having surgery again. Redo surgeries often cause bigger scars and are more likely to go wrong.

To make sure every member is treated fairly, we follow strict criteria or rules to approve redo surgeries. These help us decide if the surgery is safe, likely to solve the problem, and if the benefits of surgery outweigh the risks.

Surgeons working with Amida Care need to follow clear rules and send certain documents when requesting approval for repeat surgeries. Some of these include:

- A history of all prior surgeries for gender-affirming care, including reports from past surgeries.
- Notes from a recent check-up by the surgeon or their team, showing the problem clearly.
- Details explaining how the issue aligns with one of the three reasons for repeat surgery listed above.
- Sometimes, a recent CT scan may be needed, especially if there are plates, screws, or other hardware in the body.
- Proof that the surgeon talked to the member about options, risks, and results, so the member has realistic expectations.
- Updated letters from the healthcare team supporting the need for surgery, especially for complex cases.

Please remember that meeting these requirements does not guarantee approval for surgery. Once all documents are sent in, we review them to make sure the surgery is:

- Truly necessary to fix an issue from a past surgery.
- Safe, with no high risk of harm or worsening the problem.

- Likely to provide real benefits for the member.

We also make sure the member is ready and informed before surgery.

What Questions Should I Ask My Surgeon About Repeat/Redo Surgery?

1. How serious is the problem? Is it mild, moderate, or severe?
2. Is this problem likely to be approved by insurance for another surgery?
3. If I have another surgery, how likely is it to completely solve the issue?
4. What are the risks of doing the surgery again? Could it make the problem worse or stay the same?
5. Will the surgery fix the issue for good, or might I need another surgery later?

How Can Fillers Be Used to Make the Face More Feminine?

Dermal fillers can copy some effects of facial feminization surgeries. Fillers add volume where they are injected but are only gender-affirming when used in certain areas.

Fillers for under the eyes, temples, forehead, or wrinkles around the nose and chin are not covered. These areas are not shaped by testosterone or estrogen. Likewise, surgeries to remove wrinkles or refresh the face aren't covered since they're not linked to gender or sex.

For feminization, fillers can be used to make cheeks or lips bigger. Fillers disappear over time, so if you want a permanent option, you might consider

cheek or lip implants instead. Fillers can be a great choice for people who don't want surgery or aren't healthy enough for surgery. Ask your surgeon and primary care provider if fillers or surgery are better for your goals.

**Where Can Fillers Be Used? How Often Can I Get Them?
How Much Can I Get?**

Fillers need to be redone regularly because they fade away. Certain brands of filler are approved by the FDA for specific areas of the face. Some fillers can be done more often in the lips than in the cheeks because lip fillers dissolve faster than cheek fillers due to movement.

Coverage Guidance Summary Table			
FDA-Approved Filler Brand	Appropriate Site	Acceptable Interval	Typical Volume
Restylane Lyft	Cheek	12-24 months	1-3mL per cheek
Restylane Contour	Cheek	12-24 months	1-3mL per cheek
Juvederm Voluma XC	Cheek	12-24 months	1-3mL per cheek
Revanesse Versa Lips	Lip	6-24 months	1-1.5mL
Juvederm Ultra	Lip	6-24 months	1-1.5mL
Juvederm Volbella	Lip	6-24 months	1-1.5mL
Restylane-L	Lip	6-24 months	1-1.5mL
Restylane Kysse	Lip	6-24 months	1-1.5mL

(Keramidas 2021, Wu 2023)

**Do You Have More Questions? Get In Contact with the
Gender-Identity Support Team (GIST)**

Call 646 - 757 - 7982 or email GIST@AmidaCareNY.Org to contact the Gender-Identity Support Team.