

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 masculine. 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 the brow and jaw look more masculine. If you're thinking about surgery, make sure to talk with your surgeon about the good and bad sides of both surgery and non-surgery options.

What Procedures Are Usually Covered for Facial Masculinization Surgery?

The surgeries listed below are usually covered for Facial Masculinization Surgery (FMS). 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 masculine. What can be done is limited by your bone structure.

If the body doesn't have much testosterone (the masculine hormone) during puberty, the face might grow in a softer way. For example, the face might not have a strong brow, square chin, or flat cheeks. These features are usually seen as more masculine. Features like full cheeks, arched eyebrows, a smooth forehead, and a soft chin are usually seen as more feminine.

FMS surgeries can change the bones and shape of your face to look more like how faces grow when high levels of testosterone are present 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.

- **Making the brow bigger or stronger.** This means building up the area above the eyes and making the eyebrows look flatter.
- **Making the jaw look more square.** This is done by adding to the part of the jaw that goes down from the ears and meets the chin.
- **Making the chin bigger and more square** by using a special piece like an implant or bone. The piece is attached with small plates and screws.
- **Changing the shape of the nose**, also called a “nose job.”
 - The nose can be made straighter and wider, with fewer curves. This makes the nose look stronger and more noticeable.
- **Creating an Adam’s apple** by making the area over the windpipe stick out more.

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?

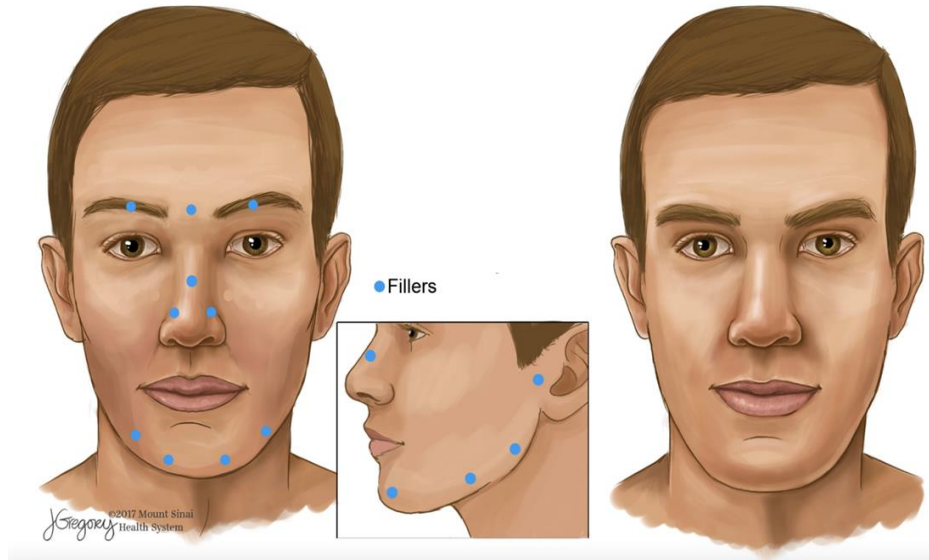
1. How serious is the problem? Is it mild, moderate, or severe?
2. Is this problem likely to be approved by insurance for another surgery?
3. If I have another surgery, how likely is it to completely solve the issue?
4. What are the risks of doing the surgery again? Could it make the problem worse or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

Dermal fillers can copy some effects of facial masculinization 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.

To make the face look more masculine, filler can be used to square the chin and jawline and create a brow ridge. The nose can be made more masculine by widening it. The next page shows spots where filler can be put to make the face look more masculine.



Fillers disappear over time and need to be redone. If you want a permanent option you can do surgery 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?

The next page shows the different types of fillers that can be used to make the face look more masculine. Just like fillers used to make the face look more feminine, these need to be done again every 6 months to 2 years. The amount of filler each person needs can be very different. Your surgeon will help you make a plan for how much filler you need and when to come back for more.

Coverage Guidance Summary Table	
FDA-Approved Filler Brand	Acceptable Interval
Restylane Lyft	12-24 months
Restylane Contour	12-24 months
Juvederm Voluma XC	12-24 months
Juvederm Ultra	6-24 months
Juvederm Volbella	6-24 months
Restylane-L	6-24 months
Restylane Kysse	6-24 months
Belotero Basic	6-12 months
Belotero Balance	6-12 months
Belotero Soft	6-12 months
Radiesse	12-24 months
RHA	12-24 months

(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.