

## Why We Have This Guide

This guide has information about insurance coverage for surgeries and treatments that affirm gender. This guide includes fat removal and fat transfer to make the body look more masculine or feminine. This kind of surgery may be called body shaping or body contouring. To make the body more masculine fat is removed from the hips and buttocks. To make the body more feminine fat is removed from the waist and transferred to the hips and butt. This guide also talks about 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.

Sadly, right now surgery is the only way to make the body shape more masculine.

Sculptra injections are a way to make the hips and butt look more feminine without surgery. But the changes are very small, and if you get these injections, you can't do a fat transfer later to add more shape.

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.

## 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 Many Lymphatic Massages Can I Get After Body Shaping Surgery?

Amida Care will pay for up to 7 lymphatic massages after body shaping surgery. These massages help with swelling [and](#) bruises, and help you heal faster.

Your surgeon needs to give you a note (called a referral) for the massages to be covered. You can't get more than 7 massages paid for, because more than that is not seen as medically needed.

## What Is Body Contouring Surgery? How Does It Make the Body Look More Masculine or Feminine?

Body contouring surgery is a way to change how your body looks. It can include liposuction, which removes fat from one part of the body, and sometimes that fat is moved to another part.

- To make the body look more feminine, fat is taken from the waist or belly and added to the hips and butt. This helps create an "hourglass" shape.
- To make the body look more masculine, fat is taken from the hips to make the body look straighter.

Hormones also affect body shape:

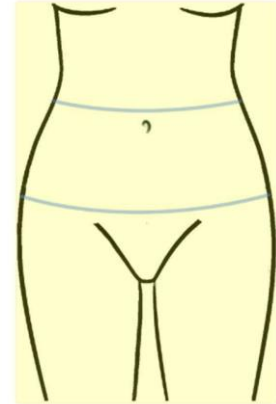
- Testosterone (the masculine hormone) makes fat go to the belly and keeps it away from the hips and butt.
- Estrogen (the feminine hormone) makes fat go to the hips and butt.

Also, people born with feminine bodies usually have wider hips because of their bones. These things all help explain why body contouring can help someone feel more like themselves.

One way surgeons check body shape is by looking at the waist-to-hip ratio. This helps show if a body looks more feminine or masculine, and it helps surgeons see how well body contouring surgery worked.

To find this ratio:

1. Measure your waist (the narrowest part of your middle).
  2. Measure your hips (the widest part below your waist).
  3. Divide the waist size by the hip size.
- A masculine body usually has a waist and hips that are about the same size.
  - A feminine body usually has a smaller waist and wider hips.



Your surgeon will check this ratio before and after surgery to see how your shape has changed.

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

Call 646 - 757 - 7982 or email [GIST@AmidaCareNY.Org](mailto:GIST@AmidaCareNY.Org) to contact the Gender-Identity Support Team.