Harvard Pilgrim Health Care (Stride Medicare Advantage)

Breast Reconstruction

Harvard Pilgrim (HMO) Medicare Advantage considers transgender surgical services as medically necessary when documentation and letters from the attending clinician(s) and mental health professional (MHP) responsible for managing the member’s hormone therapies (if appropriate) and/or other related transgender care confirm ALL the following:

1. Member age 18 years or older has been diagnosed (by an appropriately trained MHP) with gender dysphoria/gender incongruence; AND
2. Member wishes to make his/her body as congruent as possible with the gender identity through surgery and/or hormone replacement (if appropriate); AND
3. Transgender surgery has been recommended by treating clinicians

Transfeminine surgeries covered include:

- Augmentation mammoplasty

Facial Reconstruction

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Transfeminine surgeries covered include:

- Facial feminization procedures (Coverage limited to forehead contouring, mandible/jaw contouring, rhinoplasty and tracheoplasty)
- Rhinoplasty

Fertility Preservation

HPHC also covers retrieval, cryopreservation, and storage (up to one year) of sperm or eggs when documentation confirms an eligible member with gender dysphoria/gender incongruence will be undergoing gender reassignment treatment that is likely to result in infertility.