



# Trans Health Project

*Working for Transgender Equal Rights*

## Health Insurance Medical Policies

### Fertility Preservation

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These are a list of clinical criteria that have explicit coverage for fertility preservation.

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**Policy Issued By:** [AvMed](#)

**Policy Title:** [Gender Reassignment Surgery](#)

**Fertility Preservation:**

In addition, the following procedures are not covered:

- Procurement, cryopreservation or storage of embryo, sperm, oocytes for the preservation of fertility and the cryopreservation, storage, and thawing of reproductive tissue (i.e., ovaries, testicular tissue).
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**Policy Issued By:** [Blue Cross Blue Shield of New Mexico](#)

**Policy Title:** [Gender Assignment Surgery and Gender Reassignment Surgery with Related Services](#)

**Fertility Preservation:**

Procurement, cryopreservation/freezing, storage/banking, and thawing of reproductive tissues, such as oocytes, ovaries, embryos, spermatozoa, and testicular tissue **may be considered medically necessary for individuals with gender dysphoria because** gender reassignment services, such as long-term cross-sex hormone therapy or surgical procedures, may render an individual infertile whether or not the individual has reproduced in the past.

See related policy:

[OB402.023 Reproductive Technologies or Techniques and Related Services](#)

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**Policy Issued By:** [Blue Cross Blue Shield of Texas](#)

**Policy Title:** [Gender Assignment Surgery and Gender Reassignment Surgery with Related Services](#)

**Fertility Preservation:**

**H. Gender Reassignment Reproductive Services:**

Procurement, cryopreservation/freezing, storage/banking, and thawing of reproductive tissues, such as oocytes, ovaries, embryos, spermatozoa, and testicular tissue **may be considered medically necessary** for individuals with gender dysphoria because gender reassignment services, such as long-term cross-sex hormone therapy or surgical procedures, may render an individual infertile whether or not the individual has reproduced in the past.

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**Policy Issued By:** [Harvard Pilgrim Health Care \(Stride HMO Medicare Advantage\)](#)

**Policy Title:** [Transgender Health Services](#)

**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.

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**Policy Issued By:** [Mass General Brigham Health Plan](#)

**Policy Title:** [Gender Affirming Procedures](#)

**Fertility Preservation:**

Mass General Brigham Health Plan covers services related to fertility preservation in members undergoing gender affirming procedures including oocyte, embryo, or sperm retrieval, freezing and storage for up to 2 years for trans members undergoing hormonal therapy or genital affirmation surgery. Please refer to details of coverage in Mass General Brigham Health Plan's [Assisted Reproductive Services/Infertility Services](#) medical policy.

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