Independence Blue Cross (Independence) supports equitable whole-person health care regardless of gender, race, age, sexual orientation, economic status, or ZIP code.

We understand that every person’s well-being journey is unique. Our health plans offer benefits for transgender services to ensure members’ physical and mental health needs are met when making important decisions about their care, such as gender confirmation and transition.

**Supporting services**

Independence members have access to the following services as part of our medical and pharmacy policies that support various aspects of care for transgender people.

**Hormone therapies**

We cover the following:

- Oral and topical estrogens
- Oral and topical testosterone
- Injectable estrogen and testosterone
- Puberty-suppressing hormones and continuous hormone replacement therapy

**Behavioral health support**

Emotional well-being is just as important as physical well-being, especially when going through physical changes. Members may talk to a behavioral health provider and also have access to On to Better Health, an online program accessible by logging into [ibx.com](http://ibx.com), that provides easy-to-use self-help tools and resources.

**Independence Health Coaches**

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Finding the right doctor

It's important that members find a doctor they are comfortable with and whom they can trust. Our Find a Doctor tool on ibx.com makes it easy to find an in-network doctor, hospital, or other facility. Each doctor profile includes the provider’s gender, languages spoken, location, and member reviews.

Ongoing health support

We encourage members to continue to get the preventive care they need to stay healthy. This includes yearly check-ups, screenings, and immunizations, which are all covered at no cost. For more information about preventive care, visit ibx.com/preventive.

We’re here for you

Independence Nurse Health Coaches are available to speak with members about any clinical questions they may have regarding available transgender services.

Call 1-833-444-BLUE (2583) and ask to speak with a Nurse Health Coach.

Need extra help navigating the right care?
Read Navigating the Landscape of Gender-Affirming Health Care, part of our IBX Insights blog, for additional information and guidance.

* Covered under the pharmacy benefit through an exception process. Services may require prior auth or precertification.

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.