

Funding Coverage for Gender-Affirming Care

Funding Sources Available

A number of funding sources are available for clients looking for support in gender-affirming care. Below is a quick overview of the coverage options.

- **MSP coverage:** coverage of medically necessary services for all eligible residents of British Columbia.
- **Regular Benefit:** coverage under Fair Pharmacare or other PharmaCare plans such as Plan C which covers drug costs for those receiving income assistance.
- **Special Authority:** coverage under Pharmacare for those with specific medical circumstances to a drug, medical supply or medical device that otherwise would not be covered or only partially covered. Actual reimbursement depends on the patient's PharmaCare plan rules, including any annual deductible requirements.
- **Private insurance/work place insurance:** coverage provided through self-purchased private insurance and/or work place insurance and benefits. Often, a referral letter from MD/NP detailing necessity is required.

Clients who have **First Nations status**, may receive benefit coverage through the First Nations Health Authority, or through their First Nations organization or band. For more information please see [Gender-Affirming Health Benefits for Indigenous Clients Seeking Care](#) document.

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Coverage for Hormone Therapy

Coverage for hormone therapy is only available for individuals who qualify for Regular Benefit or can be requested through Special Authority. The table below breaks down available hormone therapy by coverage options. For hormones that may be covered by Special Authority, a suggested rationale is provided to help providers in their submission of forms.

Refer to the Primary Care Toolkit page 7-11 for additional information on each hormone therapy listed.

www.phsa.ca/transcarebc/Documents/HealthProf/Primary-Care-Toolkit.pdf

Coverage	Hormone Therapy	Steps to apply for funding/Suggested Rationale
Regular Benefit	Estradiol (tablets) Spironolactone (tablets) Medroxyprogesterone (tablets)	Covered as Regular Benefit for patients eligible for Fair PharmaCare.
Special Authority <i>use Suggested Rationale listed in submission form</i>	Leuprolide acetate (injection)	For suppression of puberty related to gender dysphoria
	Estradiol (patches or gel)	For treatment of gender dysphoria in patients > 40 with CV risk factors or severe liver disease, any age with clotting disorder or personal history of blood clot
	Testosterone cypionate (injectable)	For treatment of gender dysphoria
	Testosterone enanthate (injectable)	For treatment of gender dysphoria
	Testosterone gel (1% gel)	For treatment of gender dysphoria with clinical rationale for why alternative cannot be used
	Cyproterone	For treatment of gender dysphoria when spironolactone is ineffective, contraindicated or not tolerated
	Finasteride	For treatment of gender dysphoria when required to enhance peripheral blockade and augment the main anti-androgen
Not covered under Pharmacare	Estrogen compounded cream/gel Testosterone compounded cream/gel Estradiol (injectable) - only available as a compounded product	

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Coverage for Surgery

The table below lists gender-affirming surgeries by funding coverage. For up to date information on funding and other requirements for each surgery, visit www.phsa.ca/transcarebc/surgery.

Coverage	Gender-Affirming Surgeries
Fully covered by MSP	<ul style="list-style-type: none"> • Chest construction surgery (and medically necessary revisions) • Gonadectomy (hysterectomy/bilateral salpingo-oophorectomy or orchiectomy) • Genital reconstruction (vaginoplasty, vulvoplasty, clitoral release, metaoidioplasty or phalloplasty)
Covered by MSP under limited circumstances	<ul style="list-style-type: none"> • Breast construction surgery (and medically-necessary revisions) <ul style="list-style-type: none"> ○ Funding requests are reviewed by MSP on a case-by-case basis and funded in some circumstances. ○ Criteria for funding include: <ul style="list-style-type: none"> ○ <i>Must have been on hormones for at least 18 months (unless hormones are not clinically indicated) and;</i> ○ <i>Little to no breast growth and/or;</i> ○ <i>Significant asymmetric growth as determined by a plastic surgeon</i> ○ Plastic surgeon must apply for coverage through special MSP process: http://www.phsa.ca/transcarebc/surgery/gen-affirming/upper-body-surgeries/breast-construction <p style="text-align: center;">**This process is currently under review by MSP**</p>
Not covered by MSP	<ul style="list-style-type: none"> • Facial procedures (<i>such as reduction of the Adam's apple, facial bone reduction, face lifts, rejuvenation of the eyelid</i>) • Pectoral implants • Hair reconstruction or restoration • Liposuction or lipofilling • Vocal feminization surgery or voice surgery

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Coverage for other gender-affirming care and services

Other Services	Specific Services	Coverage Options & Details
Fertility	Initial consult	<ul style="list-style-type: none"> MSP covered with referral from an MD or NP
	Fertility services	<ul style="list-style-type: none"> Not publicly covered unless through private insurance
Counselling or mental health support services	Psychiatry services	<ul style="list-style-type: none"> MSP covered
	Psychologists, social workers and registered clinical counsellors - <i>some private mental health clinicians offer sliding scale rates</i>	<ul style="list-style-type: none"> Workplace Employee Assistance Program Private insurance Mental health services through regional health authorities Some community organizations offer limited free counselling. Contact the Care Coordination Team for more information (www.phsa.ca/transcarebc/about/contact)
Voice training	Vocal feminization	<ul style="list-style-type: none"> Changing Keys program is a free vocal feminization program. Visit the Changing Speech at Trans Care BC.
	Speech Language Pathology	<ul style="list-style-type: none"> not covered by MSP but may be covered by private insurance plans with a referral from an MD or NP
Hair removal	Electrolysis and laser hair removal	<ul style="list-style-type: none"> Not covered by MSP but may be covered by private insurance plans with a referral from an MD or NP May be tax deductible if the person has a letter from a physician stating the medical necessity of hair removal, and if a doctor practices out of the clinic where the hair removal takes place.
	Hair removal required for surgical readiness	<ul style="list-style-type: none"> funded for patients accessing gender-affirming lower surgeries (phalloplasty or vaginoplasty) must be recommended by a surgeon in consult and provided by a PHSA pre-approved Electrologist
Supplies	Binders, packers, breast forms and post-op compression vests (for those having chest surgery)	<ul style="list-style-type: none"> May be covered by some extended health plans with letter from MD/NP Some community organizations offer access to binders, packers. Contact the Care Coordination Team for more information (www.phsa.ca/transcarebc/about/contact)
	Post-surgical wound care supplies	<ul style="list-style-type: none"> Those on PWD can get coverage with prescription/letter from MD or NP, may also be covered by some private health plans with letter from MD/NP
Costs associated with surgical aftercare	In-province surgical aftercare	<ul style="list-style-type: none"> Not covered – see next page on accommodation coverage options
	Out-of-province surgical aftercare	<ul style="list-style-type: none"> Trans Care BC currently covers expenses for clients staying at designated, medically required, sub-acute, residential facilities such as Asclépiade in Montreal, Quebec. Contact the Care Coordination Team for more information (www.phsa.ca/transcarebc/about/contact)

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Travel assistance for medically necessary travel

Program	Details of assistance
Provincial travel assistance programs	<ul style="list-style-type: none"> • <i>MSP Travel Assistance Program (TAP)</i> is an option for assistance with transportation costs for eligible BC residents travelling for services not available in their own community. Links below are specific for: <ul style="list-style-type: none"> ○ Within province Medical Transportation Assistance ○ Non-Local Medical Transportation Assistance • <i>Hope Air</i> is a charity that provides free flights for financially disadvantaged Canadians for medically necessary travel. <ul style="list-style-type: none"> ○ Should your patient require assistance with flight expenses please recommend they apply by filling in the online application at www.hopeair.ca ○ In some cases, Hope Air will also cover the costs for a companion to travel with the patient if deemed medically necessary. Hope Air will contact you to verify some details related to the patient’s travel needs.
Accommodation assistance	<ul style="list-style-type: none"> • To find available hotels that offer reduced accommodation prices for medical patients you can use the search function on this page http://csa.pss.gov.bc.ca/medicaltravel/. If you select the name of the city you need to stay in as the destination and select your estimated arrival date this website will show available hotel listings.
Regional ground travel assistance	<ul style="list-style-type: none"> • <i>Northern Health Connections Bus</i>: heavily subsidized bus travel for people living in Northern BC for medically necessary travel. https://nhconnections.ca/ • <i>Interior Health Connections</i>: heavily subsidized bus travel for people living in Northern BC for medically necessary travel. https://www.interiorhealth.ca/YourStay/GettingThere/Pages/default.aspx • <i>Wheels for Wellness (Vancouver Island)</i>: Registered charity that provides by-donation transportation for all non-emergency, medically necessary appointments: http://www.wheelsforwellness.com/