

Transitioning at UIC: Frequently Asked Questions

NOTE: The medical community often uses the terminology sexual reassignment surgery (SRS) or gender reassignment to refer to the process of biologically transitioning. This document uses the term gender affirming surgeries (GAS) as a culturally sensitive alternative.

CampusCare 2013-14 Certificate of Coverage uses the language Gender Identity Disorder (GID) although this has been redefined as gender dysphoria in the DSM V.

The information included in this document is intended for the University of Illinois at Chicago.

Q: Where do I start?

A: Educate yourself on the process! The World Professional Association for Transgender Health (WPATH) has created a Standards of Care (SOC) that many health care professionals may follow. It details how transsexual, transgender, and gender non-conforming people can transition safely. <http://www.thisishow.org/Files/soc7.pdf>

This benefit works on the Health Maintenance Organization (HMO) model of insurance coverage and care. You can get started by making an appointment with a CampusCare health center physician. All referrals and next steps begin with this appointment.

Q. What are the coverage details?

A: In accordance with the Certificate of Coverage, preauthorized services are covered at the following:

- In Network
 - Hospital Inpatient: 100% with \$50 per day co-payment
 - Hospital Outpatient: 100%
 - Specialist Services: 100% with a \$15 per visit co-payment
 - Mental Health Visit: 100% with a \$15 per visit co-payment
- Out of Network
 - 100% of Usual and Customary Charges, minus applicable co-payments
 - Usual and Customary (U/C) means 70% of billed charges, which is based on the negotiated rate that would have been paid to a participating provider. Only out of network payable claims are serviced at U/C. (example of servicing is if you incur a payable bill from and out of network hospital for \$1,000. The plan will consider \$700 as the payable amount less the copayment of \$50; the plan would pay \$650. This could mean the member or patient could be responsible for \$350.)
 - Out of Network gender affirming-related medical services must be pre-authorized by a CampusCare health center physician prior to the rendering of services.

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Q: What is the total amount of benefits I can receive?

A: **Lifetime coverage** for gender affirming-related medical services is \$117, 096 which is included in the maximum lifetime benefit of \$500,000. For pharmaceuticals (including hormones), maximum benefit **per academic year** is limited to \$2,500 and will also be applied to the maximum lifetime benefit and the maximum benefit for gender affirming-related medical services. (See Benefit Overview, page 3 of certificate of coverage 2013-2014.)

http://www.uic.edu/hsc/campuscare/CertificateofCoverage2013_2014_%20Final.pdf

Q: What does CampusCare cover?

A: The CampusCare student health plan covers surgery, hormones, pre-op/post-op medical services, and mental health care services related to gender affirming health care for all students and their registered spouses/partners and dependents who are actively enrolled:

For more complete information, please consult the certificate of coverage for 2013-2014 in Section V.C.12-13 under “Gender Reassignment” on page 16 and Appendix B on page 29. http://www.uic.edu/hsc/campuscare/CertificateofCoverage2013_2014_%20Final.pdf

Q: What does CampusCare require to receive insurance coverage for transition-related care?

A: To receive insurance benefits for transition-related medical care, you must:

1. Be at least 18 years of age.
2. Have the capacity to make a “fully informed decision” and “consent for treatment.”
3. Have an In Network licensed mental health care professional confirm a diagnosis of gender dysphoria and complete a written evaluation of current mental status.*
4. Have ongoing care with a In Network PCP (primary care physician) “and/or” mental health care provider
5. Services must be provided in the continental United States. Incurred travel expenses related to this covered service are excluded from coverage and are the responsibility of the Member to pay.

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Q: How do I find a mental health care provider?

A: To find a qualified In Network provider, discuss this need with your CampusCare Primary Care Physician (PCP) who can then provide a referral.

These two mental health services are available outside of CampusCare:

1) Under the UIC Student Health Service Fee, the Counseling Center at UIC generally offers up to 20 individual free sessions per student. Once you reach this limit, your provider can discuss options to continue your mental health care.

The Student Counseling Center lists staff psychologists who specialize in LGBTQ-related care. The Student Counseling Center is located on the second floor of Student Services Building; (312) 996-3490; <http://www.uic.edu/depts/counseling/staff.shtml>

2) According to their website, the Office of Applied Professional Psychology (OAPS) has a sliding scale based on two criteria: income and family size that makes sessions between \$10-20. The Office of Applied Psychological Services is on the 3rd floor of the Behavioral Sciences Building; (312) 996-2540; <https://home.psch.uic.edu/content/clinical-clinic>

Q: How do I find an affirming CampusCare Primary Care Physician (PCP)?

A: The Department of Family Medicine (DFM) has provided a list of attending physicians who have experience and sensitivity providing care to trans-identified students. These physicians are dedicated to helping trans-identified individuals navigate their holistic care. They can also coordinate a team of specialists for each person's particular needs. If surgery is a part of your transitioning, the DFM physicians can work with you to find a surgeon qualified and experienced in gender affirming surgery. Please note the list of physicians below is subject to change.

You can contact the Family Medicine Center at (312) 996-2901.

Clinic Location, University Village, 722 W. Maxwell St., 2nd Floor, Chicago, IL 60607

Attending Physicians:

Abbas Hyderi, MD, MPH

Evelyn Figueroa, MD

http://chicago.medicine.uic.edu/departments__programs/departments/fammed/faculty/

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Q: What if I am already receiving gender affirming related health care out of network?

A: If you decide to move in-network and access care covered by CampusCare insurance, you can get started by making an appointment with a CampusCare Primary Care Physician. You will need to ask your current doctor to transfer your records or provide them to you so you can bring them to your appointment.

Q: Are there In-Network surgeons that can perform gender affirming surgeries?

A: The Department of Plastic and Reconstructive Surgery (DPRS) has providers who perform several kinds of facial and top surgery procedures. However, to date, no surgeon in DPRS has provided credentialing of being trained to perform surgeries specifically modified for gender affirming purposes. Therefore, it is important for you to discuss with your PCP what providers you may choose from (both In-Network and Out-of-Network) for safe and competent gender affirming surgical care. The DFM can help inform you about what questions to ask a surgeon in regard to the wide range of gender affirming procedures that can be provided.

This document was created with input from representatives in the following units:

The Gender and Sexuality Center at UIC

www.gsc.uic.edu

CampusCare, the Student Health Benefit at UIC

<http://www.uic.edu/hsc/campuscare/>

The Department of Family Medicine

http://chicago.medicine.uic.edu/departments__programs/departments/fammed/

The Office of the Vice Chancellor for Student Affairs at UIC including:

- **Dean of Students Office** <http://www.uic.edu/depts/dos/departments.html>
- **The Counseling Center** <http://www.uic.edu/depts/counseling/>