

HEALTHCARE COVERAGE & COSTS

PUBLIC COVERAGE

Medically necessary services like primary care, specialist care, and hospital services in publicly funded facilities within Canada are covered through the public healthcare system.

There may be out-of-pocket costs for other health services, such as counselling and prescription medications.



Government-funded programs may cover the cost of prescription medications or other services, based on age, income, or disability.

If you receive healthcare through an Indigenous program, such as your band or First Nations Health Authority, you can contact them to find out if certain services are covered.

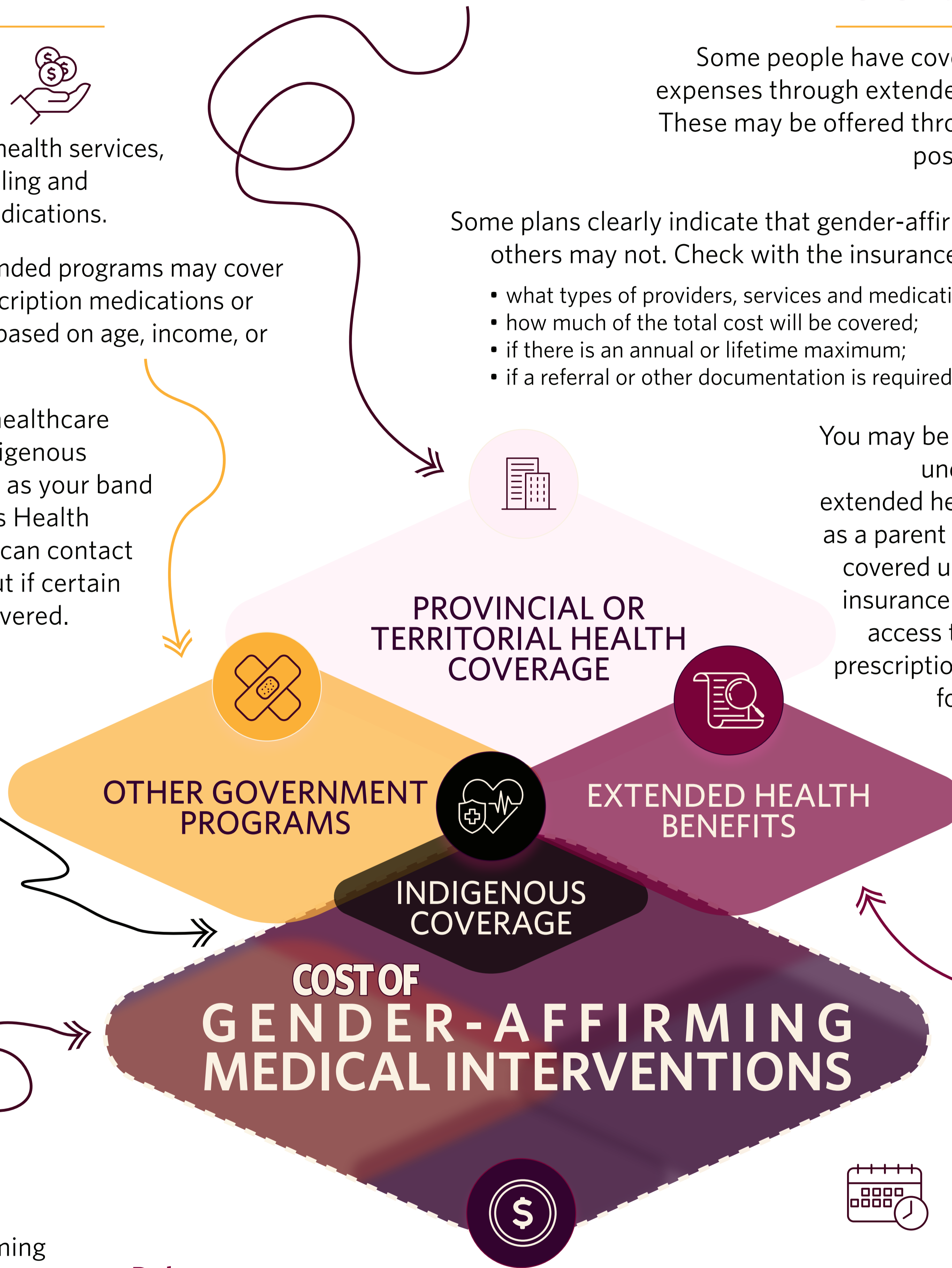
EXTENDED HEALTHCARE COVERAGE

Some people have coverage for healthcare expenses through extended health care plans. These may be offered through an employer or post-secondary school.

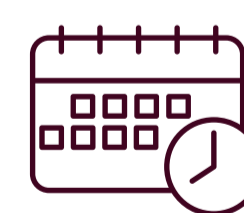
Some plans clearly indicate that gender-affirming care is covered, others may not. Check with the insurance provider to find out:

- what types of providers, services and medications are covered;
- how much of the total cost will be covered;
- if there is an annual or lifetime maximum;
- if a referral or other documentation is required to qualify for coverage.

You may be eligible for coverage under another person's extended health insurance, such as a parent or partner. If you are covered under someone else's insurance plan, they may have access to information about prescriptions and services paid for by their insurance.



Additional costs to consider:



Time off work



Over the counter medical supplies



Travel accommodations

The costs of gender-affirming medical interventions vary. Some or all of these costs may be covered through public and extended healthcare plans. Here are some estimates from 2024:

Puberty Blockers

est. \$400/mo

Hormone Therapy

range from \$10 to \$140/mo depending on type and dose

Surgeries vary significantly. There are many different types of gender-affirming surgeries. If you are considering paying privately for surgery, contact the surgeon's office for cost estimates.

