

3. use key words/phrases

Using keywords/phrases and repeating the information may help. Examples include:

- I'm calling about my **medical coverage**/insurance plan
- I want to know **if my plan covers** [medication, surgery, provider, etc.]
- I want to find a **provider** that is **in network** for [surgery, voice therapy, hair removal etc.]
- Just confirming, Dr. Smith at Gender Clinic is **in network** for both visits and top surgery?

4. document your call

Write down the name of the insurance representative you talked to and when. This information can help you self-advocate if the insurance company tells you something different in the future. Keep in mind that the insurance company often records these calls.

5. research online or use a chat option

You may also be able to use a live chat or find a list of services online depending on your need.

- Searching for “[insurance company] formulary [current year]” can provide a list of medications that should be covered.
- Searching for “[insurance company] gender affirming surgery medical policy [current year]” can provide information about what criteria is required for different surgeries.

6. ask for help

You can ask someone in your life if they will make the call on your behalf. You should be on the line or with the folks making the call whenever possible. **The nurse team is always happy to help call on your behalf for any medical needs related to your care at Family Tree Clinic.**

A Guide to Your Insurance & Pharmacy For Trans & Non- Binary Folks



1919 Nicollet Ave
Minneapolis, MN 55403
612-473-0800

pharmacies

Pharmacies are generally understaffed, undertrained, and busy, which can lead to frustrating and confusing situations! We hope these tips will help you more easily get your prescriptions, but as always, our nursing team is happy to assist with any issues you may come across.

1. don't rely on automated messages

Automated phone messages, apps, and websites are often inaccurate. If you need a refill or have questions, call your pharmacy directly.

2. check your meds before leaving

Before leaving the pharmacy, double check that the amount of medication you received matches the label on the bag. Keep in mind that the amount of medication you get at each pick up is determined by insurance. (Ex: If your clinic sends your medication for a 3 month supply, the pharmacy may only be able to dispense one month because insurance only covers one month at a time.).

3. check for duplicate profiles

Sometimes the pharmacy creates multiple profiles, one under a legal name and one under the name you use. It can be helpful to ask the pharmacy to check for more than one profile and to provide both your legal name and the name you use if they are not finding your prescriptions.

4. find a new pharmacy

If you experience frequent issues at your pharmacy or your insurance no longer covers their services, you may consider switching to a new one. Call the new pharmacy you want your prescription transferred to and give them the name of the medication(s) you want transferred and the name/phone number of the old pharmacy. They will reach out to the old pharmacy to request they send your prescription over.*

5. ask for help

Family Tree Clinic is happy to help you navigate issues related to your prescriptions. Please contact our front desk to get started!

insurance

Insurance calls are often fielded by folks in large call centers and their ability to find the correct answer to your question may vary.

It is important to understand that it is not uncommon for an insurance representative to tell you something that is false. There is no standard for holding these individuals accountable for what they say.

1. understand when to call

Calling insurance is important to confirm that a service or provider is in network and services will be covered, so you don't end up with an unexpected bill. Here are some times when you should call insurance:

- Whenever you are **planning to see a new provider** (sometimes a referral is needed to see a new provider, especially if they are a specialist)
- When you have questions about **medication coverage**
- When you are pursuing **gender affirming surgery**

2. prepare for your call

Have a pen/pencil and make sure your phone is charged (wait times can be long). Find your insurance card and keep it with you. The number to call should be listed on the back of the card or can be found online by searching "[insurance company] customer service." You may also be asked for additional identifying information like your social security number or the subscriber's (person who pays for insurance) name and date of birth.

**Testosterone transfers follow different rules because it is a controlled substance. Thanks to recent changes in the law, it is legal for pharmacies to transfer testosterone once per prescription (even if it has not been picked up at that pharmacy before). However, because this change was so recent, most pharmacies still do not allow testosterone to be transferred. In this case, you may need to contact your clinic for a new prescription. Family Tree's nursing team is happy to assist with all testosterone transfers.*