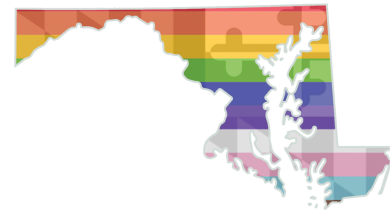


DID YOU KNOW?



YOUR RIGHT TO EQUALITY IN HEALTH CARE IS PROTECTED BY MARYLAND LAW.

If your needs are not being met by your health plan or health insurance company, contact H-CAT to get help.

- Maryland-regulated health plans and health insurance companies cannot discriminate or deny you health care coverage based on sexual orientation, gender identity, or sex.
- These health plans must treat all married couples the same, including adding a same-sex spouse and children to family coverage.
- Maryland law protects LGBTQIA+ persons' right to health care, including gender-affirming care and treatment for pre-existing conditions like HIV if medically necessary.
- These health plans can't exclude coverage for medically necessary gender-affirming services. Maryland Medicaid, for example, covers care such as hormone therapy, voice surgery, hair removal, fertility preservation, top and other gender-affirming surgery, and reversal of prior procedures.
- Providers have protections too under the Maryland Trans Shield Act, which identifies gender-affirming care as legally protected health care.
- If your health plan or health insurance company denies a claim, you always have the right to appeal it.

For more information, scan this QR Code for the Maryland Attorney General's report on *Guidance to the LGBTQIA+ Community Concerning Protections Under Maryland Law*.

Maryland AG LGBTQIA+
Report 2025



<https://qrco.de/mdaggrpmi>

