

# Memorandum

To: Gold Coast Health Plan Network Providers

From: Vicki Wrighster  
Senior Director, Provider Network Operations

Re: Gender Affirming Care

Date: Oct. 12, 2026

The Centers for Medicare & Medicaid Services (CMS) published a Final Rule on Aug. 13, 2026 that changed the reimbursement guidelines for Gender Affirming Care. As a result of these changes, effective Oct. 13, 2026, Medi-Cal and Gold Coast Health Plan (GCHP) will no longer reimburse services for specified gender-affirming care services provided to **Medi-Cal members under the age of 18, and Children's Health Insurance Program (CHIP) members under the age of 19**. This change does not apply to Medi-Cal Members ages 18 or older.

## **Policy:**

Effective for dates of service on or after Oct. 13, 2026, Medi-Cal and MCPs will no longer reimburse the following services for Medi-Cal members under the age of 18 or for CHIP members under the age of 19 when provided as part of gender-affirming care:

- Surgical interventions (e.g., mastectomy or breast augmentation)
  - Puberty blockers and associated professional services (e.g., gonadotropin-releasing hormone agonists and their injections or implantation)
  - Hormone therapy and associated professional services (e.g., estrogen, testosterone and their injection or implantation)
- **Note:** Medi-Cal and CHIP members who are already taking gender-affirming hormones as of Oct. 13, 2026, may continue to have these medications reimbursed by Medi-Cal and GCHP through April 12, 2027. This exception allows for this time-limited transition period of up to six months.
  - GCHP will remain responsible for this coverage for impacted GCHP members when covered under the medical benefit only (when billed as a medical claim).
  - **After April 12, 2027**, these medications will be reimbursed with state-only funding from the Department of Health Care Access and Information's (HCAI) grant program, as described below.

This transition period does **not** apply to puberty-blocking medications or surgical interventions. It also does not apply to Medi-Cal members who are newly starting hormone therapy on or after Oct. 13, 2026.

### **Non-Gender Affirming Care Indications and Other Ancillary Services**

GCHP must continue to cover the services outlined above for Medi-Cal members under the age of 18 and for CHIP members under the age of 19 when medically necessary to treat medical conditions other than gender dysphoria.

GCHP remains responsible for covering all other medically necessary services for Medi-Cal members under the age of 18 and for CHIP members under the age of 19 that fall outside of the categories specified above, including office visits, laboratory tests, speech therapy, and psychotherapy, as these services do not fall within the scope of the new regulation, regardless of their purpose or whether they are associated with the treatment of gender dysphoria.

GCHP must also cover the services listed above when medically necessary to treat complications, including any infection, injury, disease, or disorder that has been caused by or exacerbated by the provision of the non-reimbursable services listed above.

### **Members who are not included in the new CMS regulation:**

There are no policy changes for gender-affirming care services with dates of service on or before Oct. 12, 2026. GCHP will continue to cover and process any claims or encounters for medically necessary gender-affirming care services provided to members with dates of service on or before Oct. 12, 2026. Coverage requirements also remain unchanged for members who fall outside of the age ranges affected by the federal regulations. GCHP will continue to cover and process any claims or encounters for medically necessary gender-affirming care services for **Medi-Cal members ages 18 and older**.

### **California State General Funds only:**

Consistent with the final Budget Act of 2026 (Assembly Bill 113, Statutes of 2026), HCAI will oversee a grant program, funded with State General Funds only, to support continued access to gender-affirming care services for Medi-Cal and CHIP members subject to the CMS Final Rule.

Providers with surgical interventions scheduled on or after Oct. 13, 2026, and with prior authorization approved before that date, should contact HCAI to ensure uninterrupted access and funding for the services provided. HCAI will accept previously approved authorizations as sufficient supporting documentation from the state Department of Health Care Services (DHCS) or individual managed care plans.

For the affected population, GCHP will attempt to help these members to receive gender-affirming care as appropriate (e.g., through care management) and partner with network providers to leverage **state-only funding** sources to pay for the care that is no longer reimbursed by Medi-Cal.

HCAI will also have additional information soon regarding access to medications (including hormone therapy and puberty blockers). DHCS will work closely with HCAI to provide technical assistance in the form of information sharing and outreach to support GCHP and Medi-Cal and CHIP members seeking gender-affirming care services that are no longer reimbursable under Medi-Cal as a result of the Final Rule.

In the interim, network providers should not cancel services or redirect members. More details on HCAI grant program reimbursement for these services are forthcoming, and DHCS will share information as soon as it becomes available.

Below is the link for HCAI that includes information on gender-affirming care:

<https://hcai.ca.gov/workforce/initiatives/gender-affirming-care-and-reproductive-health-programs/providers/>

As always, thank you for serving our members.

If you have any questions, please email [ProviderRelations@goldchp.org](mailto:ProviderRelations@goldchp.org).

Thank you.  
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