

Guide to Insurance for Gender-Affirming Voice Modification

The ins and outs of insurance can be tricky. Here's some handy information about insurance reimbursement and claims submission for gender-affirming voice modification.

Medicare

There is no national policy for Medicare coverage at this time. Instead, it's determined by your local [Medicare Administrative Contractor \(MAC\)](#). Call your MAC and ask about coverage for gender-transition-related voice therapy.

Medicaid

Similar to Medicare, there is no national policy of coverage for Medicaid. So you will need to contact your local [Medicaid](#) agency and ask if voice therapy is covered for gender-transition-related care.

Health Reimbursement Account

Coverage by private insurance companies is typically policy-dependent, but there are certain steps you can take to improve your odds of reimbursement. When you call your client's insurance company, have their member ID as well as the CPT and ICD-10 codes you'll be using ready. Then ask the insurance company if those codes are covered under the client's policy. You can also ask for a doctor's order for insurance-pay clients to help demonstrate medical necessity.

Note: Some insurance companies may request a separate letter of medical necessity from you as well, either from the start or after denying a claim. Medicare defines medical necessity as “a service that is reasonable and necessary for the diagnosis or treatment of an illness or injury, or to improve the functioning of a malformed body member.”

ICD-10 Codes for Gender-Affirming Voice Training

- The R49 series of codes is used for voice and resonance disorders
- The F64 series of codes is for gender-transition-related care and gender dysphoria

Example: Using both R49.8 and F64.0 to indicate voice and resonance work related to a gender transition.

Modifiers

- GN to indicate speech therapy services
- KX modifier (Only if billing Medicare to indicate services are related to gender transition)

CPT Codes

- 92507 treatment of speech, language, voice, communication, and/or auditory processing disorder
- 92524 evaluation (behavioral and qualitative analysis of voice and resonance)