

# Gender Identification FAQ

## Definition, claims process, UHC approach\*



- **Gender identification is personal to the individual. An individual may identify as one of these -male, female, non-binary, intersex or none of these or gender flue, to list a few examples.**
- **What is non-binary?** A term used for a person that does not identify within the traditional definitions of male and female.
- **What is intersex?** A term used for a person born with a reproductive or sexual anatomy that does not fit the typical definitions of female or male.
- **What is transgender?** A term used by a person whose gender identity does not match the gender they were born with.
- **What is the difference between sex and gender?** In general, sex refers how a person is born, and gender refers to how a person identifies. However, certain laws (like Section 1557 of the ACA) use the terms interchangeably.
- **Does gender need to be identified at enrollment?** Yes, gender is an element that is necessary at enrollment. One way gender is used is to send wellness reminders, for example a pap smear.
- **If individual does not identify as male or female, what should be put on enrollment application?** An individual should use what is on their legal documents as part of their enrollment application. If an individual is not male (M) or female (F), U is used. U is part of Standard Transactions allowed by HIPAA in an eligibility feed. An employer can collect data on gender in any manner. However, for an eligibility feed only an M, F or U is used.
- **Does UHC treat individuals differently if they don't identify as male or female?** No, UHC treats all individuals equally. UHC's Nondiscrimination Notice is posted at <https://www.uhc.com/legal/nondiscrimination-and-language-assistance-notice>
- **How does UHC handle state laws related to Gender X or changes to gender designation on birth certificates?** An individual should use what is on their legal documents as part of their enrollment application. If an individual is not male (M) or female (F), U is used. U is used because it is part of Standard Transactions allowed by HIPAA in an eligibility feed. An employer can collect data on gender in any manner. However, for an eligibility feed only an M, F or U is used.
- **How are claims processed if an individual does not identify as M or F or identifies as a gender different than how they were born?** Gender alone does not impact claim processing. For example, if a pap smear came in and the eligibility system indicates an M, the claim will still process and pay.

\* Applies to UnitedHealthcare commercial employer plans

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- **Are there claims that take gender into account?** Claims are not denied solely based on gender. However, more investigation could take place on a claim where there might be questions or when a medical necessity review is required. Claims are paid based on coverage provided under the plan. Not all plans cover gender dysphoria or gender transition services.
- **How does the call center handle gender identity?** Our call centers will always ask an individual how they would like to be referred to. For example, if an individual asks not be referred to as her or him, the call center representative will refer to the member using the pronoun that the individual has provided.
- **How are letters addressed to avoid gender based distinctions?** Letters are addressed to first and last names. Instead of Dear Mr. Smith, letters are sent, Dear John Smith.
- **If a plan uses gender to rate, how should someone who has not identified as M or F be calculated?** Underwriting may choose a method, as long as the method is consistently applied.

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