

Top Surgery Checklist and Resources

Starting to think about top surgery? When you are ready, the Gender Clinic can help you navigate the process. Here's more information about what top surgery is, costs and what you need to do before scheduling your surgery.

What is top surgery?

A gender-affirming surgery where the breast tissue is reduced or removed to create a flat chest. It may also involve reconstructing the chest to give it a traditional masculine shape. Insurance calls top surgery a "gender-affirming double mastectomy."

You will work with your surgeon to make sure top surgery meets your goals for your appearance.

How can I pay for top surgery?

Out-of-pocket costs for top surgery can range from \$2,000 to \$9,000, so you will want to check with your surgeon about prices and payment options.

There are different steps to scheduling your top surgery depending on how you plan to pay for the surgery. Here are the options for how top surgery is covered:

- **Apple Health (Medicaid):** Top surgery should be covered.
 - **Private insurance:** If you have private insurance through an employer based in Washington, and the company has 50 or more employees, top surgery should be covered the same way other medically necessary care would be. There are exceptions. The cost of top surgery depends on:
 - Surgery type
 - The surgeon
 - Your insurance coverage
 - **Self-pay:** Many surgeons accept self-pay options, but often require a down payment before the surgery.
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Checklist

The table on the next page is a checklist for what you need to do to schedule your surgery consult and surgery. The table is organized by how you plan to pay for top surgery. For example, if you have Apple Health (Medicaid), follow the steps listed for Apple Health.

You can find more details about each step after the table.

To Learn More

- Adolescent Medicine
206-987-2028
- Ask your child's healthcare provider
- seattlechildrens.org

Free Interpreter Services

- In the hospital, ask your nurse.
- From outside the hospital, call the toll-free Family Interpreting Line, 1-866-583-1527. Tell the interpreter the name or extension you need.

Top Surgery Checklist and Resources

Apple Health (Medicaid)

1. Talk to the Gender Clinic.
2. Get a pre-authorization from your insurance company to schedule a surgery consult.
3. Get a letter from your Gender Clinic doctor.
4. Get a “mental health readiness” letter from a therapist.
5. Schedule your surgery consult visit.
6. Have a parent or guardian sign a consent (if under 18).
7. Surgeon will send a pre-authorization request to your insurance company.
8. Insurance company confirms it will pay.
9. Schedule your surgery!

Private Insurance

1. Talk to the Gender Clinic.
2. Call your insurance company to find out your coverage.
3. If surgeon is in-network for your insurance, go to step 4. If surgeon is out-of-network, get a pre-authorization from your insurance. The surgeon may also charge up to \$150 that can be applied to your surgery cost.
4. Get a letter from your Gender Clinic doctor.
5. Get a “mental health readiness” letter from a therapist.
6. Schedule your surgery consult visit.
7. Have a parent or guardian sign a consent (if under 18).
8. Surgeon will send a pre-authorization request to your insurance company.
9. Insurance company confirms it will pay.
10. Surgeon provides detailed list of all fees, including what you will pay out-of-pocket.
11. Pay down payment (if surgeon requires).
12. Schedule your surgery!

Self-pay

1. Talk to the Gender Clinic.
2. Get a letter from your Gender Clinic doctor.
3. Get a “mental health readiness” letter from a therapist.
4. The surgeon may also charge up to \$150 that can be applied to your surgery cost.
5. Schedule your surgery consult visit.
6. Have a parent or guardian sign a consent (if under 18).
7. Surgeon provides detailed list of all fees.
8. Pay down payment (if surgeon requires).
9. Schedule your surgery!

Talk with the Gender Clinic

We can help you through the process and answer your questions. We also will refer you to a surgeon:

- Who understands your surgery goals
- Is near where you live
- Who accepts your insurance or may work for your financial situation

What to ask your insurance (private insurance only)

You will need to contact your insurance company about coverage. Here are some questions to ask:

- Does my plan cover gender-affirming double mastectomy (top surgery)?
- Which surgeons are in-network with my specific insurance plan?
- If I want to see a surgeon who is not in-network, what will my plan pay?
- What will insurance cover, and what will I have to pay?
- What are my plan’s requirements for coverage? (For example, professionals you may need letters from, time period requirement for testosterone, or counseling requirements)

“Mental health readiness” letter

- If you **already have** a mental health counselor or therapist: Ask them if they can write a letter supporting your surgery. If they are not familiar with the process, they can contact the Gender Clinic.
- If you **need** a mental health counselor or therapist to write you a letter: You will need to meet with them for a few sessions for an “Informed Consent” letter. The provider gives this after a brief assessment. You should expect to pay an out-of-pocket fee of \$150 to \$300 for this service. Here are some therapists who provide this service:

Elliot Sweet, LMFT, 206-745-2621
 Canelli Counseling, LMHC, 206-898-0231
 Jeni Wahlig, PhD, 978-451-0174
 Stephanie Mustopich, LMFT, 541-372-6052

Finding a surgeon

Private insurance and self-pay

Check with your insurance plan about coverage for surgeons who are in- and out-of-network. Here are surgeons with whom other Gender Clinic patients have had positive experiences.

Name	Patients they see	Provider Number (for insurance)	Contact
Dr. Javad Sajan	All ages Higher BMIs	NPI # 1679717748	Allure Esthetics 206-209-0988
Dr. Tony Mangubat	All ages Higher BMIs	NPI # 1467578989	La Belle Vie 206-575-0300
Dr. Megan Dreveskracht	All ages Higher BMIs	NPI # 1346551223	La Belle Vie 206-575-0300
Dr. Jeffrey Kylo	All ages	NPI # 1598732968	The Polyclinic 206-343-3118

Washington Apple Health (Medicaid)

As of July 2018, two surgeons accept Medicaid:

Name	Patients they see	Provider Number (for insurance)	Contact
Dr. Alexandra Schmidek	18+ and BMI under 35	NPI # 1952321705	Virginia Mason 206-223-6831
Dr. Geoffrey Stiller	All ages Higher BMIs	NPI # 1952345514	Palouse Surgeons 509-338-0632

Gender Clinic letter This is a letter written by your Gender Clinic doctor. It provides information about your overall health history and medication you may be taking, including hormone therapy. Once you choose a surgeon and have a “mental health readiness” letter, let us know, and we will send this letter directly to your surgeon.

Surgery consultation At your consultation, you and the surgeon will talk about your goals. They will give you their professional opinion about how to achieve your goals based on your body type, chest size, and how you would like to look afterward.

Signed consent (if under 18) At your consult, if you are younger than 18, you will need to have a legal guardian sign a consent form before the surgeon can do surgery.

Need help with the process? Besides the Gender Clinic, you also may want to contact:

- **Ingersoll Gender Center’s Healthcare Navigator**
206-849-7859
Email: health@ingersollgendercenter.org
- **Gender Justice League**
genderjusticeleague.org
- **Transcend Legal** (attorneys who help seek insurance coverage for transgender care)
transcendlegal.org/health-insurance
- **Trans Family SOS**
transfamilysos.org
- **TransChance Health**
transchancehealth.org/need-help