

# Limitations of Accessing Electrolysis or Laser for Gender Affirmation in Massachusetts

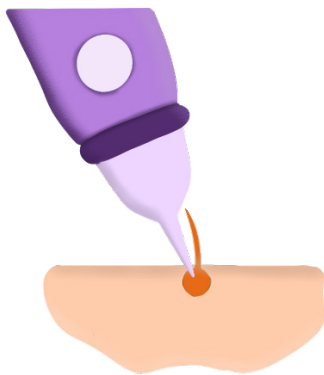
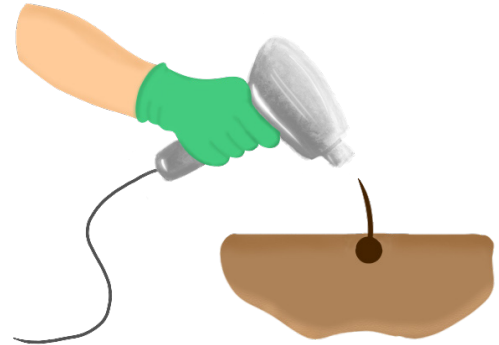
Created by the Fenway Health Trans Health Program  
& the BMC GenderCare Center Nurse Liaison



## Definitions

### Laser

A licensed esthetician uses a laser that emits light that is absorbed by the pigment (melanin) in the hair. Multiple laser hair removal treatments are needed for initial hair removal, and maintenance treatments may be needed as well. The FDA considers laser **permanent hair reduction**.



### Electrolysis

A trained electrologist inserts a thin wire into the hair follicle under the surface of the skin. A low-level electric current moves down the wire to the bottom of the follicle, destroying the hair root. Hair is unable to grow back in an area where the follicle has been destroyed. The FDA considers electrolysis **permanent hair removal**.

## Learn more about hair removal

[fenwayhealth.org/wp-content/uploads/Hair-Growth-Loss-and-Removal-Guide\\_English.pdf](https://fenwayhealth.org/wp-content/uploads/Hair-Growth-Loss-and-Removal-Guide_English.pdf)

## What's the situation?

### Most health insurance companies will cover laser or electrolysis for surgery sites.

Some insurance companies are covering facial and body hair removal, and some are covering hair removal of any part of the body.

### Providers & Billing

**Laser hair removal** is offered in some dermatology clinics where providers who work with insurance can bill insurance directly.

**Electrolysis** is regulated by the Board of Cosmetology in Massachusetts and is not considered part of health care. Electrologists have a license to practice but most do not have National Provider Identification (NPI) numbers. NPIs are needed in order for insurers to recognize them as providers who can bill. As of July 2025 there is one electrologist in MA who has an NPI number and can bill some insurances. Electrolysis providers at the Veteran's Administration (VA) have NPI numbers as well, and veterans who get their care at the VA should be able to access electrolysis.

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## What are my options?

### ✓ See if you need a prior authorization

You may need a **prior authorization (PA)** for hair removal, depending on your insurance policy. For hair removal prior to genital surgery, you will need a PA approval for surgery before getting a PA approved for hair removal.

Check your insurance plan for information about coverage and criteria. You may need a letter of medical necessity from your medical provider or a behavioral health provider.

Talk to your medical provider if you need a prior authorization.

### ✓ Submit a claim to your insurance for reimbursement

If your provider cannot bill your insurance directly for hair removal but your insurance covers it, you may pay for it out of pocket and then get reimbursed by your insurance.

Your insurance will need you to send:

- ❖ Documentation of the services you receive, and that you are receiving this service for gender dysphoria. This is sometimes referred to as a **Superbill**, which is an itemized, detailed receipt that includes billing and diagnostic codes.
- ❖ If needed, a letter of medical necessity from your PCP or a behavioral health provider.
- ❖ Your payment receipts

Some insurance plans, including MassHealth and Medicare, do not reimburse for covered services paid for out-of-pocket.

If your insurance requires a prior authorization for hair removal, you will need this approved before submitting a claim for reimbursement.

### ✓ Reach out to advocates for assistance

#### For MassHealth Members

MassHealth gender affirming coverage policy indicates that it covers hair removal via electrolysis or laser. You can reach out to your MassHealth Ombudsman at [myombudsman.org](https://myombudsman.org) to know your options and get support with advocating for coverage.

#### Legal Assistance

If your insurance does not reimburse you for a covered service that you pay for out of pocket, reach out to Health Law Advocates to have it recorded as a denial and get legal support. [healthlawadvocates.org/initiatives/gender-diverse-healthcare-access](https://healthlawadvocates.org/initiatives/gender-diverse-healthcare-access)

### ✓ Utilize financial support and resources

#### Genderbands

[genderbands.org/grants](https://genderbands.org/grants)

#### Point of Pride

[pointofpride.org/annual-transgender-surgery-fund](https://pointofpride.org/annual-transgender-surgery-fund)

#### TransMission

[loftgaycenter.org/transmission](https://loftgaycenter.org/transmission)