Getting PrEPpered

Your costs

It’s wise to check your insurance plan ahead of time to see what you may have to pay out of pocket while on PrEP.

• Find what your deductible is.
• Find what drug tier that Truvada is in.
• Figure out your total costs for medical visits, routine blood work, and the prescription.
• Ask for help from your doctor’s office, pharmacist, local case manager, or insurance plan rep.
• Avoid Bronze plans if you can (they generally offer better coverage if costs related to your medical visits and/or blood work, these options may help:

Public health clinics

- Some public health clinics offer sliding scale for medical visits and blood work.

FSAs

- FSAs (Flexible Spending Accounts) are accounts set up with pre-tax dollars to help pay for out-of-pocket health care costs.
- FSAs have an annual limit of $2,600, available through employers if offered.
- Enrollment is usually annual, so plan ahead.

Prior authorizations

Some insurance plans require a prior authorization (PA) for Truvada for PrEP.
- This is a normal process.
- May need extra paperwork.
- Your provider can use the codes found on p29 at www.cdc.gov/hiv/pdf/PrEPProviderSupplement2014.pdf.
- Re-submit paperwork until the PA is approved.

Denials

- Make sure your provider has coded paperwork correctly to insurance carriers. (Same URL as above.)
- Work with your provider’s office to submit challenges (s). It may take more than once.

Nurx.co/prep

- Online source may be able to provide a prescription to you without a doctor’s visit if you live in California, DC, New York, and Washington.

Some people may face problems with their insurance covering the costs of Truvada for PrEP. This infographic provides details that may be useful to you. For help with troubleshooting, join PrEP Facts on Facebook: facebook.com/groups/PrEPFacts/.

Schedule an appointment

Approach your medical provider about Truvada for PrEP prescription.

1) Read/utilize these resources:
   - "Talk to Your Doctor": http://tinyurl.com/CCCprepline
   - "Work through Doctor Visit": http://tinyurl.com/PrEPdocvisit
   - "Talk to Your Doctor": http://tinyurl.com/PrEPdocvisit
2) Apply for a referral, or find another provider on your own:
   - your insurance plan’s provider directory
   - local, county and state health depts
   - search engines: pleaseprepme.org/prep-locator
   - greaterthan.org/get-prep

If you encounter uncovered costs related to your medical visits and/or blood work, here are some options you can take:

Check Your Insurance Plan

Find a Medical Provider Who Supports Your Decision to PrEP

Medical Visits, Blood Work

Get Your Prescription

Pick Up Prescription

Pay for the Medication and Other Costs

LEARN MORE ABOUT PrEP

- projectinform.org/prep
- prepfacts.org
- mypreprepexperience.org
- hiveonline.org
- thewellproject.org/hiv-information/prep-women
- whatisprep.org
- pleaseprepme.org (CA)

Manufacturer assistance

www.gileadadvancingaccess.com, 800-226-2056 (18 years or older)

Co-Pay Assistance

- covers up to $3,600 per calendar year, out-of-pocket costs
- for commercially insured individuals, re-apply annually as needed
- not available for persons with Medicaid, Medicare, VA or other federal/state prescription drug programs

Medication Assistance

- uninsured, insurance declined payment, or no pharmacy benefits
- US resident (SSN not required) and family income <500% FPL (federal poverty level, http://tinyurl.com/FPLincomes)
- eligibility confirmed every 6 months

Patient Access Network Foundation

PAN Foundation has temporarily stopped enrolling new applicants.

- Insured individuals only; family income below 500% FPL
- $8,000 max per year, may reapply
- Covers co-pays, deductibles and co-insurance
- panfoundation.org/hiv-treatment-and-prevention, 866-316-7263

Patient Advocate Foundation

- Insured individuals only; family income below 400% FPL
- $7,500 max per year for co-pay/deductible costs, may reapply
- https://www.copays.org/diseases/hiv-aids-and-prevention

State assistance programs for residents of:

**ARE YOU INSURED TO COVER YOUR COSTS FOR PrEP?**

**YES**

(employer, private, insurance marketplace, COBRA, Medicare, Medicaid)

1. **Gilead Advancing Access Co-pay Card**
   - gileadcopay.com
   - 877-505-6986
   - $3,600 max/calendar year
   - No income restrictions
   - Covers co-pays, deductibles and co-insurance
   - Re-apply annually as needed
   - US resident
   - Not available for persons with Medicaid, Medicare, VA or other state/federal prescription drug programs
   
   If pharmacy is unable to process Gilead's Co-pay Card, keep sales and pharmacy receipts. Call number on back of co-pay card.

2. **Patient Access Network Foundation**
   - panfoundation.org/hiv-treatment-and-prevention
   - 866-316-7263
   - $8,000 max/year, re-apply
   - Income <500% FPL ($60,300)
   - Based on taxable income (1040 line 7, 1040 EZ line 1)
   - Must be insured (as listed under “YES” above)
   - Covers co-pays, deductibles and co-insurance
   - US resident
   - Pharmacies can bill PAN Foundation directly

3. **Patient Advocate Foundation (PAF)**
   - https://www.copays.org/diseases/hiv-aids-and-prevention
   - $7,500 max/year, re-apply
   - Income <400% FPL ($48,240)
   - Based on taxable income (1040 line 7, 1040 EZ line 1)
   - Must be insured (as listed under “YES” above)
   - Covers co-pays only
   - Proof of US residence (utility bill, etc.)
   - Case managers available to help resolve medical cost issues (800-532-5274)

**NO**

U.S. RESIDENT?

1. **Enroll in an insurance marketplace**
   - obamacarefacts.com/state-health-insurance-exchange/
   - Avoid Bronze plans if you can: they generally have higher costs.
   - Silver plans will offer lower costs for people earning up to 250% FPL ($30,150).
   - Gold & Platinum plans offer better coverage if you can afford them. Carefully select the right plan for you.

2. **Enroll in the Gilead MAP.**
   - www.truvada.com/truvada-patient-assistance
   - Special enrollment
   - You can get insurance during the rest of the year for “qualifying life events” such as: pregnancy, loss or change of job, change in household size, change in income, recent move, change in citizenship.

**NON-RESIDENT/UNDocumented?**

1. **Check if you can get an insurance plan through marketplace/employer.**

**IF NO**

**WHAT’S THE DATE?**

- **1st Oct**
  - below 138% FPL yr
    - ($16,643)
  - above 138% FPL yr
    - ($16,643)

**WHAT’S YOUR INCOME?**

- **below 60,000**
  - 500% FPL
    - (2017 FPL: $12,060)
    - $4,180 per dependent
    - Higher FPL in Alaska and Hawai‘i
  - Choose the plan that offers the most coverage for your income
  - Check if you're eligible for your state Medicaid plan.

- **above 60,000**
  - Retail cost of Truvada
    - Project Inform: $15,000
    - Check if you can get an insurance plan through marketplace/employer.

**FSA (flexible spending account)**

If employer offers an FSA, it can help cover up to $2,550 of out-of-pocket costs.

**On Medicaid?**

Medicaid should cover medical costs related to PrEP. If you encounter barriers to coverage, consult a legal advocate.

**IF YOU’re a resident, these state plans may also help:**

- **COLORADO:**
  - https://tinyurl.com/COprepAP
- **ILLINOIS:**
  - https://tinyurl.com/ILprepAP
- **MASSACHUSETTS:**
  - https://tinyurl.com/MAprepDAP (cost of drug, services)
- **WASHINGTON:**
  - http://tinyurl.com/WAprepDAP (cost of drug)
- **NEW YORK:**
  - http://tinyurl.com/NYprepAP (cost of services)

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