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.

### GETTING PrePPED

**CHECK YOUR INSURANCE PLAN**

- **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 deductible is.
  - Find what drug tier that Truvada is on.
  - 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 have higher costs). Silver, Gold, and Platinum plans offer better coverage if you can afford them.

**FIND A MEDICAL PROVIDER WHO SUPPORTS YOUR DECISION TO PreP**

- **Schedule an appointment**
  - Approach your medical provider about Truvada for PreP prescription.
  - If s/he will prescribe, GREAT NEWS!
  - If s/he doesn't know about PrEP but is willing to prescribe:
    1. S/he can consult the US PHS's prescribing guidelines: Pre-Exposure Prophylaxis for the Prevention of HIV Infection (www.cdc.gov/hiv/prevention/research/prep/), and/or
    2. Take a copy of the guidelines with you, and/or
    3. S/he can consult the CCC's PrEPline at 855-448-7737 during business hours (http://tinyurl.com/CCCPrepline), and/or
  - If s/he isn't willing to prescribe:
    1. Read/utilize these resource materials:
      - *Talk to Your Doctor*: http://tinyurl.com/CDCTravelPrepBrochure
      - Project Inform's "Working through a Difficult Doctor Visit": http://tinyurl.com/PrePDocvisist
    2. Ask for a referral, or find another provider on your own:
      - your insurance plan's provider directory
      - public/STD clinics; local, county and state health depts
      - searches: greaterthan.org/get-prep/, aahivm.org, accessstoptoprep.org, glma.org, hivma.org

**MEDICAL VISITS, BLOOD WORK**

- If you encounter uncovered costs related to your medical visits and/or blood work, these options may help:
  - **Public health clinics**
    - Some public health clinics offer sliding fee 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 $2,550, available through employers if offered.
    - Enrollment is usually annual, so plan ahead.

**GET YOUR PRESCRIPTION**

- **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 p.29 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 carrier. (Same URL as above.)
- Work with your provider’s office to submit challenge(s).
- It may take more than once.

**Nurx.co/prep**

- This online source may be able to provide a prescription without a doctor’s visit.

**Pharmacy refills**

- Plans vary in what they offer. Your plan may:
  - vary in what you get meds (at pharmacy, mail order).
  - provide only 30-day refills
  - offer 90-day refills
  - make you initiate the monthly refill
  - have an auto-send function for refills
  - Offer refills earlier than waiting 30 days

**ALSO:**

- In-network pharmacies will reduce your cost.
- Apply for Gilead's Co-Pay Card before going to pharmacy (URL next column).
- If pharmacy doesn’t accept Co-Pay Card, keep pharmacy and sales receipts. Call the number on back of co-pay card. Submit paperwork for payment.

**PAY FOR THE MEDICATION AND OTHER COSTS**

- **Manufacturer assistance**
  - PressPAP (800-226-2056 (18 years old or older)
  - covers up to $3,600 per calendar year, out-of-pocket costs
  - for insured individuals, re-apply as needed
  - not used w/ Medicaid, Medicare, VA or other federal/state 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/FPLincome)
  - eligibility confirmed every 6 months by provider, re-apply as needed

- **Patient Advocate Foundation**
  - insured individuals only; family income below 400% FPL
  - $7,500 max per year for copay/deductible costs ($5,000/yr until Jan 2017 for those who enrolled before Feb 2016), may reapply
  - https://www.copays.org/diseases/hiv-aids-and-prevention

- **Patient Access Network (PAN) Foundation**
  - As of March 2016, PAN stopped enrolling new applicants and re-enrolling continuing applicants due to a lack of funds. We will update this chart should PAN re-open this program.
  - panfundation.org/hiv-treatment-and-prevention, 866-316-7263

- **Other assistance for residents of:**
  - NEW YORK: http://tinyurl.com/NYPrePAP (only cost of services)
  - WASHINGTON: http://tinyurl.com/WAprepDAP (only cost of drug)
ARE YOU INSURED TO COVER YOUR COSTS FOR PrEP?

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

**YES**

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
   - Reapply if needed
   - Proof of US residence (utility bill, etc.)
   - Not used with state/federal plans, such as Medicare (apply to PAF or PAN Foundation).
   If the pharmacy doesn’t accept Gilead’s Co-pay Card, keep sales and pharmacy receipts. Call the number on the back of co-pay card. Submit paperwork for reimbursement for every refill.

2. Patient Advocate Foundation (PAF)
   https://www.copays.org/diseases/hiv-aids-and-prevention
   - $7,500 max/year for those enrolling after Feb 2016
   - $5,000 max/year (until Jan 2017) for those who enrolled before Feb 2016
   - Family income <400% FPL, though takes cost of living into consideration for some people
   - Based on taxable income (1040 line 7, 1040 EZ line 1)
   - Must be insured
   - Covers co-pays only
   - Proof of US residence (utility bill, etc.)
   - Case managers available to help resolve medical cost issues (800-532-5274)

3. Patient Access Network (PAN) Foundation
   panfoundation.org/hiv-treatment-and-prevention
   - As of March 2016, PAN stopped enrolling new applicants and re-enrolling continuing applicants due to a lack of funds. We will update this chart should PAN re-open this program.

**NO**

U.S. RESIDENT?

- **below 138% FPL / yr** (<= $16,242)
  - Enroll in Medicaid if eligible
    www.medicaid.gov

- **above 138% FPL / yr** (> $16,242)
  - Enroll in an insurance marketplace plan
    www.healthcare.gov

Avoid Bronze plans if you can: they generally have higher costs. Silver plans will offer better coverage if you can afford them. Carefully select the right plan for you.

NON-RESIDENT/UNDOCUMENTED?

- To get care, find a public clinic (FQHC) that serves undocumented patients.
  (findahealthcenter.hrsa.gov)

IF NO

- Check if you’re eligible for your state Medicaid plan.
- Check if you can get an insurance plan through marketplace/employer.

On Medicaid?

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

**UPDATE AS OF MAY 17, 2016**

**Retail cost of Truvada**

- **below 500% FPL**
  - Enroll in the Gilead MAP.
    www.truvada.com/truvada-patient-assistance
    — only drug costs —

- **above 500% FPL**
  - Enroll in the Gilead MAP.
    www.truvada.com/truvada-patient-assistance
    — only drug costs —

If you’re a resident, these state plans may also help: