



# GETTING PrEPPED

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/](https://facebook.com/groups/PrEPFacts/).

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**LEARN MORE ABOUT PrEP**

- [projectinform.org/prep](http://projectinform.org/prep)
- [prepfacts.org](http://prepfacts.org)
- [myprepexperience.org](http://myprepexperience.org)
- [hiveonline.org](http://hiveonline.org)
- [thewellproject.org/hiv-information/prep-women](http://thewellproject.org/hiv-information/prep-women)
- [whatisprep.org](http://whatisprep.org)
- [pleaseprepme.org](http://pleaseprepme.org) (CA)



## 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

### 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 on.
  - Figure out your total costs for medical visits, routine blood work, and the prescription.
  - Ask for help from 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.

### 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/pdf/prepareguidelines2014.pdf](http://www.cdc.gov/hiv/pdf/prepareguidelines2014.pdf)), 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
  - 4) S/he can consult NASTAD's *Billing Coding Guide for HIV Prevention* (<http://tinyurl.com/NASTADguide>).
- If s/he isn't willing to prescribe:
  - 1) Read/utilize these resource materials:
    - "Talk to Your Doctor": <http://tinyurl.com/CDCPrEPbrochure>
    - "Work through Doctor Visit": <http://tinyurl.com/PrEPdocvisit>
  - 2) Ask for a referral, or find another provider on your own:
    - your insurance plan's provider directory
    - public health clinics (<https://findahealthcenter.hrsa.gov>), STD clinics, Planned Parenthood (<https://tinyurl.com/PPclinics>)
    - local, county and state health depts
    - search engines: [pleaseprepme.org/prepare-locator](http://pleaseprepme.org/prepare-locator), [preplocator.org](http://preplocator.org), [greaterthan.org/get-prep](http://greaterthan.org/get-prep)

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 \$2,600, 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](http://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/prepare

- 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.

### Pharmacy refills

Plans vary in what they offer.

Your plan may:

- Vary in how 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.

### Manufacturer assistance

[www.gileadadvancingaccess.com](http://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](http://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:

- Colorado, Illinois, Massachusetts, New York and Washington. Check next page for list of websites.

# ARE YOU INSURED TO COVER YOUR COSTS FOR PrEP?

## YES

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

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### 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. Submit paperwork for reimbursement for all refills. Some restrictions apply: terms, conditions at [gileadcopay.com](http://gileadcopay.com).

### FSA (flexible spending account)

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

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### 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

*These programs may be subject to funding shortfalls, which may limit enrollment.*

### On Medicaid?

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

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### 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?

What's the date?



NOV 1 – JAN 31

### 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.

### 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.

FEB 1 – OCT 31

below 138% FPL / yr  
(< \$16,643)

Check if you're eligible for your state Medicaid plan.

above 138% FPL / yr  
(> \$16,643)

What's your income?

below

### Enroll in the Gilead MAP.

www.truvada.com/truvada-patient-assistance

60,300

500% FPL  
(2017 FPL: \$12,060 taxable income + \$4,180 per dependent, higher FPL in Alaska and Hawai'i, 1040 tax form line 7, 1040 EZ line 1)

~ only drug costs ~

<https://tinyurl.com/FPLincomes>

above

### Retail cost of Truvada

IF NO

NON-RESIDENT/  
UNDOCUMENTED?

To get care, find a public clinic (FQHC) that serves undocumented patients. ([findahealthcenter.hrsa.gov](http://findahealthcenter.hrsa.gov))

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

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

- COLORADO: <https://tinyurl.com/COprepFAP>
- 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)