



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. Learn more about PrEP at these websites:



- projectinform.org/prep
- prepfacts.org
- pleaseprepme.org
- nastad.org/preparecost
- hiveonline.org
- thewellproject.org/hiv-information/prepare-women
- whatisprep.org
- facebook.com/groups/PrEPFacts



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

- Check your insurance plan ahead of time to see what you may have to pay out of pocket (OOP) while on PrEP.
- Find what your deductible is.
 - Find what drug tier that Truvada is on.
 - Figure out your total costs for medical visits, blood work and prescriptions.
 - Find what other OOP costs that you're responsible for, such as co-insurance.
 - 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 OOP costs). If you can afford them, Silver, Gold and Platinum plans offer better coverage.

Schedule an appointment

Approach your medical provider about Truvada for PrEP prescription.

- If they will prescribe, GREAT NEWS!
- If they don't know about PrEP but are willing to prescribe:
 - 1) They can consult the Federal Guidelines: (tinyurl.com/PrEPCDCguidelines), and/or
 - 2) Take a copy of the guidelines with you, and/or
 - 3) They can consult the CCC's PrEPline at 855-448-7737 during business hours (tinyurl.com/CCCprepline), and/or
 - 4) They can consult NASTAD's *Billing Coding Guide for HIV Prevention* (tinyurl.com/NASTADguide).
- If they aren't willing to prescribe:
 - 1) Read/utilize these resource materials:
 - "Talk to Your Doctor": tinyurl.com/PrEPbrochureCDC
 - "Work through Doctor Visit": tinyurl.com/PrEPdocvisit
 - 2) Ask for a referral, or find another provider on your own:
 - your insurance plan's provider directory
 - public health clinics (findahealthcenter.hrsa.gov), STD clinics, Planned Parenthood (tinyurl.com/PPclinics)
 - local, county and state health departments
 - search engines:
 - .. pleaseprepme.org/find-a-provider
 - .. prelocator.org
 - .. 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 OOP 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 normal.
 - May need extra paperwork.
 - Your provider can use the codes found on p29 at tinyurl.com/PrEPCDCsupplement.
 - Re-submit paperwork until the PA is approved.

Denials

- Your provider should code paperwork correctly to your insurance carrier. (URL above.)
- Work with your provider's office to submit challenge(s). It may take more than once.

Tele-PrEP services

- Two online resources may be able to prescribe PrEP to you without a doctor's visit in some states:
 - .. nurx.co/prepare
 - .. prep.plushcare.com

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 a pharmacy (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, 800-226-2056 (18 years or older)

Co-Pay Assistance

- covers up to \$7,200 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, tinyurl.com/FPLincomes)
- eligibility confirmed every 6 months

Patient Access Network Foundation

- Medicare plans only; family income below 500% FPL
- \$8,000 max per year, may reapply
- Covers co-pays, deductibles and co-insurance
- panapply.org, 866-316-7263 (program is sometimes closed)

Patient Advocate Foundation

- Insured individuals only; family income below 400% FPL + COLI
- \$7,500 max per year for co-pay/deductible costs, may reapply
- tinyurl.com/PAFhelp or copays.org or 800-532-5274

State assistance programs for residents of:

- California, Colorado, Illinois, Massachusetts, New York, Virginia and Washington. Check the reverse for a list of websites.

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

- \$7,200 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.

2

Patient Access Network Foundation

panapply.org
866-316-7263

- \$4,800 initial grant, up to \$8,000 max/year, re-apply
- Income <500% FPL (\$60,700)
- Based on taxable income (1040 line 7, 1040 EZ line 1)
- Medicare plans only
- Covers co-pays, deductibles and co-insurance
- US resident
- Pharmacies can bill PAN Foundation directly

3

Patient Advocate Foundation (PAF)

tinyurl.com/PAFhelp,
or coays.org

- \$7,500 max/year, re-apply
- Income <400% FPL (\$48,560) + COLI (cost of living index) adjustments
- 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)

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

FSA (flexible spending account)

Employer FSAs can help cover up to \$2,600 of out-of-pocket costs.

If you're a resident, these state plans may also help if you're insured or uninsured:

- CALIFORNIA: tinyurl.com/CAprepAP
- COLORADO: tinyurl.com/COprepFAP
- ILLINOIS: tinyurl.com/ILprepAP
- MASSACHUSETTS: crine.org/prepdap (cost of drug, services)
- NEW YORK: tinyurl.com/NYprepAP (cost of services)
- VIRGINIA: tinyurl.com/VAprepDAP
- WASHINGTON: tinyurl.com/WAprepDAP (cost of drug)

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 (\$30,350). Gold & Platinum plans offer better coverage if you can afford them. Carefully select the right plan for you.

Special enrollment

You can get insurance at other times for "qualifying life events" such as: pregnancy, loss/change of job, change in household size, change in income, recent move, change in citizenship.

FEB 1 – OCT 31

below 138% FPL / yr
(< \$16,753)

above 138% FPL / yr
(> \$16,753)

Check if you're eligible for your state Medicaid plan. (medicaid.org)

What's your income?

below

Enroll in the Gilead MAP.
www.truvada.com/truvada-patient-assistance

60,700

500% FPL
(2018 FPL: \$12,140 taxable income + \$4,320 per dependent, higher FPL% in Alaska and Hawai'i, 1040 tax form line 7, 1040 EZ line 1)

~ only drug costs ~
tinyurl.com/FPLincomes

above

Retail cost of Truvada

NON-RESIDENT/
UNDOCUMENTED?

Find a public clinic (FQHC) that serves undocumented patients. (findahealthcenter.hrsa.gov)

Check if you can get insurance through marketplace/employer.

IF NO