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 PrEPpped**

**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 your deductible.
- 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 a 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/prepguidelines2014.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

- If s/he isn't willing to prescribe:
  1. Read/use these resource materials:
     - "Talk to Your Doctor": http://tinyurl.com/CDCPrepBrochure
     - Project Inform's "Working through a Difficult Doctor Visit": http://tinyurl.com/PrEPdoctorvisit
  2. Ask for a referral, or find another provider on your own:
     - your insurance plan's provider directory
     - public health clinics, STD clinics, Planned Parenthood
     - local, county and state health depts
     - search engines: pleaseprepme.org/prep-locator
     - greaterthan.org/get-prep

**Find a Medical Provider Who Supports Your Decision to 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 $2,550, available through employers if offered.
- Enrollment is usually annual, so plan ahead.

**Medical Visits, Blood Work**

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.

**Get Your Prescription**

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
- May need extra paperwork.
- 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:

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 required) and family income <500% FPL (federal poverty level, http://tinyurl.com/FPLincome)
- 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
- $7,500 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

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?

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
- 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.

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

2. Patient Access Network Foundation
panfoundation.org/hiv-treatment-and-prevention 866-316-7263
- $7,500 max/year, re-apply
- Income < 500% FPL ($58,850)
- 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 ($47,080)
- 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)

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.

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

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

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

IF NO

Non-Resident/Undocumented?

U.S. Resident?

What’s the date?

NOV 1 – JAN 31
- below 138% FPL (< $16,242)
- above 138% FPL (> $16,242)

FEB 1 – OCT 31
- below 138% FPL (< $16,242)
- above 138% FPL (> $16,242)

Enroll in the 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 ($29,425). Gold & Platinum plans offer better coverage if you can afford them. Carefully select the right plan for you.

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

What’s your income?

below $58,850

above

Enroll in the Gilead MAP.
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Retail cost of Truvada

500% FPL
(2016 FPL: $11,770 taxable income, higher FPL in Alaska and Hawaii, 1040 tax form line 7, 1040 EZ line 1)
- only drug costs –
  http://tinyurl.com/FPLincome

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

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

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ProjectInform.org/prep-chart
800-822-7422

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

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

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