

# PROJECT aet

The logo for Project aet features the word "PROJECT" in a tall, thin, sans-serif font above the lowercase letters "aet". The letter "e" is stylized to contain a black silhouette of a person sitting at a desk with a clipboard, representing a healthcare provider or counselor.

- HIV Testing
- HCV Testing
- PrEP Navigation
- STI Screening (Gonorrhea & Chlamydia)
- Syringe Service Program (SSP)



# 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](https://projectinform.org/prep)
- [prepfacts.org](https://prepfacts.org)
- [myprepexperience.org](https://myprepexperience.org)
- [hiveonline.org](https://hiveonline.org)

- [thewellproject.org/hiv-information/prep-women](https://thewellproject.org/hiv-information/prep-women)
- [whatisprep.org](https://whatisprep.org)
- [pleaseprepme.org](https://pleaseprepme.org)



## CHECK YOUR INSURANCE PLAN

### Your costs

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 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 out-of-pocket 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 they will prescribe, GREAT NEWS!
- If they don't know about PrEP but are willing to prescribe:
  - 1) They can consult the federal guidelines: *Pre-Exposure Prophylaxis for the Prevention of HIV Infection* ([tinyurl.com/PrEP CDC guidelines](https://tinyurl.com/PrEP CDC guidelines)), 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/CCC prep line](https://tinyurl.com/CCC prep line)), and/or
  - 4) They can consult NASTAD's *Billing Coding Guide for HIV Prevention* ([tinyurl.com/NASTAD guide](https://tinyurl.com/NASTAD guide)).
- If they aren't willing to prescribe:
  - 1) Read/utilize these resource materials:
    - "Talk to Your Doctor": [tinyurl.com/PrEP brochure CDC](https://tinyurl.com/PrEP brochure CDC)
    - "Work through Doctor Visit": [tinyurl.com/PrEP doc visit](https://tinyurl.com/PrEP doc visit)
  - 2) Ask for a referral, or find another provider on your own:
    - your insurance plan's provider directory
    - public health clinics ([findahealthcenter.hrsa.gov](https://findahealthcenter.hrsa.gov)), STD clinics, Planned Parenthood ([tinyurl.com/PP clinics](https://tinyurl.com/PP clinics))
    - local, county and state health depts
    - search engines:
      - .. [pleaseprepme.org/prep-locator](https://pleaseprepme.org/prep-locator)
      - .. [preplocator.org](https://preplocator.org)
      - .. [greaterthan.org/get-prep](https://greaterthan.org/get-prep)



## 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.

### FSA's

- FSA's (Flexible Spending Accounts) are accounts set up with pre-tax dollars to help pay for out-of-pocket health care costs.
- FSA's have an annual limit of \$2,600, 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 normal.
- May need extra paperwork.
- Your provider can use the codes found on p29 at [tinyurl.com/PrEP CDC supplement](https://tinyurl.com/PrEP CDC supplement).
- 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.

### Tele-PrEP services

- Two online resources may be able to prescribe PrEP to you without a doctor's visit:
  - .. [nurx.co/prep](https://nurx.co/prep)
  - .. [prep.plushcare.com](https://prep.plushcare.com)



## PICK UP 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
- 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.



## PAY FOR THE MEDICATION AND OTHER COSTS

### Manufacturer assistance

[www.gileadadvancingaccess.com](https://www.gileadadvancingaccess.com), 800-226-2056 (18 years or older)

### Co-Pay Assistance

- covers up to \$4,800 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/FPL incomes](https://tinyurl.com/FPL incomes))
- 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](https://panapply.org), 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
- [tinyurl.com/PAF help](https://tinyurl.com/PAF help) or [copays.org](https://copays.org) or 800-532-5274

### State assistance programs for residents of:

- Colorado, Illinois, Massachusetts, New York and Washington. Check next page for list of websites. California will launch theirs in 2018.



# ARE YOU INSURED TO COVER YOUR COSTS FOR PrEP?



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

## YES

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

1

### Gilead Advancing Access Co-pay Card

gileadcopay.com  
877-505-6986

- \$4,800 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).

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### 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

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### Patient Advocate Foundation (PAF)

tinyurl.com/PAFhelp,  
or coays.org

- \$7,500 max/year, re-apply
- Income <400% FPL (\$48,560) + COLI adjustments
- Based on taxable income (1040 line 7, 1040 EZ line 1)
- Must be insured (as listed under "YES" above)
- Covers co-pays only
- Cost of living adjustments
- 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)

If employer offers an FSA, it can help cover up to \$2,600 of out-of-pocket costs.

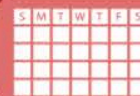
### On Medicaid?

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

## 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 or change of job, change in household size, change in income, recent move, change in citizenship.

FEB 1 – OCT 31

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

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

What's your income?

60,700

below

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

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/FPLincomeACA

above

Retail cost  
of Truvada

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

- COLORADO: [tinyurl.com/COprepFAP](http://tinyurl.com/COprepFAP)
- ILLINOIS: [tinyurl.com/ILprepAP](http://tinyurl.com/ILprepAP)
- MASSACHUSETTS: [tinyurl.com/MAPrepDAP](http://tinyurl.com/MAPrepDAP) (cost of drug, services)
- WASHINGTON: [tinyurl.com/WAprepDAP](http://tinyurl.com/WAprepDAP) (cost of drug)
- NEW YORK: [tinyurl.com/NYprepAP](http://tinyurl.com/NYprepAP) (cost of services)

NON-RESIDENT/  
UNDOCUMENTED?

Find a public clinic (FQHC) that serves undocumented patients. ([findahealthcenter.hrsa.gov](http://findahealthcenter.hrsa.gov))

Check if you can get insurance through marketplace/employer.

IF NO

UPDATED AS OF  
MARCH 19, 2018

# The Insurance Assessment...

*May include discussing:*

- **insurance status**

On own plan

On someone else's

- **Type of insurance**

state/federal program

employer

COBRA

self-insured

Covered California

- **Age, Income, Family size**

- **Insurance Deductible & Out-of-Pocket Costs**

- **Pharmacy Benefits**

- **Patient Assistance Programs**

*if needed*

Gilead: Co-Pay Card \$4,800 per year or PAP, covers cost of meds if make below \$60,000 per year, however does not cover Dr. visit or lab work.



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