• HIV Testing
• HCV Testing
• PrEP Navigation
• STI Screening (Gonorrhea & Chlamydia)
• Syringe Service Program (SSP)
Some people may face problems with their insurance covering the cost 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/.

**LEARN MORE ABOUT PrEP**
- projectinform.org/prep
- prepfacts.org
- myprepxperience.org
- hiveonline.org
-thewellproject.org/hiv-information/prep-women
- whatsprep.org
- pleaseprepmne.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 out what drug tier that Truvada is in.
- Figure out your total costs for medical visits, routine blood work, and 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 out-of-pocket 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 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/PrEPCDCGuidelines), and/or
  2) Take a copy of the guidelines with you, and/or
  3) They can consult the CCS PrEPLine at 855-448-7737 during business hours (tinyurl.com/CCSPrepline), and/or
- If they aren’t willing to prescribe:
  1) Read and 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 dept.
     - search engines:
       - pleaseprepmne.org/prep-locator
       - preplocator.org
       - greaterthan.org/get-prep

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

**MEDICAL VISITS, BLOOD WORK**

Schedule an appointment
Approach your medical provider about Truvada for PrEP prescription.
- If they will prescribe, GREAT NEWS!
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  1) They can consult the federal guidelines: Pre-Exposure Prophylaxis for the Prevention of HIV Infection (tinyurl.com/PrEPCDCGuidelines), and/or
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     - local, county and state health dept.
     - search engines:
       - pleaseprepmne.org/prep-locator
       - preplocator.org
       - greaterthan.org/get-prep

**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 p.29 at tinyurl.com/PrEPDCSupplement.
- Re-submit paperwork until the PA is approved.

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.

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:
  - nurrx.co/prep
  - preppluscare.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

**PAY FOR THE MEDICATION AND OTHER COSTS**

Manufacturer assistance
www.gileadadvancingaccess.com, 800-236-2056 (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 Medicare, Medicaid, VA or other federal/state prescription drug programs

Medication Assistance
- Uninsured, insurance denied payment, or no pharmacy benefits
- US resident (SSN 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
  - panap.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/PAHelp or copays.org or 800-532-5274

State assistance programs for residents of
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
- $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

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 ($56,700)
- 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/PAPhelp, or coaays.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 residency (utility bill, etc.)
- Case managers available to help resolve medical cost issues (800-332-5274)

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.

FSA (flexible spending account)
If employer offers an FSA, it can help cover up to $2,600 of out-of-pocket costs.

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)
Check if you’re eligible for your state Medicaid plan. (medicaid.org)
above 138% FPL/yr (> $16,753)
Check if you can get insurance through marketplace/employer.

IF NO

NON-RESIDENT/UNDOCUMENTED?

Find a public clinic (THC) that serves undocumented patients. (find hasslehealthcenter.nera.gov)

What's your income?

below 60,700

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

60,700 above

Retail cost of Truvada

500% FPL (2018 FPL: $51,240 taxable income + $4,320 per dependent, higher FPL in Alaska and Hawaii, 1040 tax form line 7, 1040 EZ line 1)
- only drug costs:
  - tinyurl.com/PLIncomeMAX

If you’re a resident, these state plans may also help:
- COLORADO: tinyurl.com/COpreppAP
- ILLINOIS: tinyurl.com/ILpreppAP
- MASSACHUSETTS: tinyurl.com/MApreppAP (cost of drug, services)
- WASHINGTON: tinyurl.com/WApreppAP (cost of drug)
- NEW YORK: tinyurl.com/NYpreppAP (cost of services)

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.
Ernie W. Hoskins
Prevention Director
Project ACT

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