



# GETTING YOURSELF PREPARED FOR PrEP

It is not uncommon for people to 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/).

▶▶▶  
**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)



## 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 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.

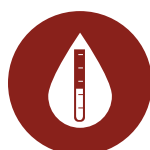


## FIND A MEDICAL PROVIDER WHO SUPPORTS YOUR DECISION TO PrEP

### 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/prevention/research/prep/](https://www.cdc.gov/hiv/prevention/research/prep/)), and/or
  - 2) You can 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>).
- If s/he isn't willing to prescribe:
  - 1) Read/utilize these resource materials:
    - CDC's "Talk to Your Doctor" pamphlet: <http://tinyurl.com/CDCPrEPbrochure>
    - Project Inform's "Working through a Difficult 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 and STD clinics
    - local, county and state health departments
    - provider searches on: [hivma.org](https://hivma.org), [aahivm.org](https://aahivm.org), [glma.org](https://glma.org)
    - <http://accesstoprep.org/>



## 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.

### 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.



## GET YOUR PRESCRIPTION

### 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](https://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 one time.



## 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 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

### Manufacturer programs

([www.truvada.com/truvada-patient-assistance](https://www.truvada.com/truvada-patient-assistance))

#### Gilead Co-Pay Program

- covers up to \$300/mo for out-of-pocket drug costs
- for insured and uninsured individuals
- cannot be used with Medicaid, Medicare, VA or other federal/state funded programs (apply to PAN Foundation)
- re-apply as needed

#### Gilead Medication Assistance Program

- uninsured, income below 500% FPL (federal poverty level)
- re-apply as needed

### PAN Foundation Patient Access

PAN Foundation will help after all other sources are used.

- Does not serve uninsured individuals
- Income below 500% FPL (<\$58,850)
- \$4,000 maximum per year – may reapply
- Covers co-pays, deductibles and co-insurance
- Pharmacies can bill PAN Foundation directly
- [www.panfoundation.org](https://www.panfoundation.org), 866-316-7263

### Other sources 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

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

What are your costs?



below

above

First, sign up for the  
**Gilead Co-pay Card**  
gileadcopay.com  
877-505-6986

Also, sign up at the  
**PAN Foundation**  
panfoundation.org/hiv-  
treatment-and-prevention  
866-316-7263

and/or

*When possible,  
use the Gilead  
Co-pay Card first,  
and then your  
PAN Foundation  
account.*

- Up to \$300/mo maximum/year
- No income restrictions
- Covers co-pays, deductibles and co-insurance
- 12-month enrollment
- Proof of US residence (utility bill, etc.)
- Not used with state or federally funded plans, such as Medicare (apply to PAN Foundation).

- \$4,000/year, may re-apply
- Income below 500% FPL
- 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
- Proof of US residence (utility bill, etc.)
- Pharmacies can bill PAN Foundation directly

If the pharmacy doesn't accept Gilead's Co-pay Card, keep sales and pharmacy receipts. Call the number on the back of co-pay card. Submit paperwork for reimbursement for every refill.

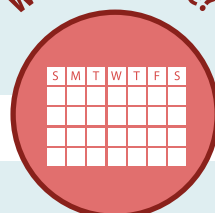
**FSA (flexible spending account)**  
If employer offers an FSA, it can help cover up to \$2,550 of out-of-pocket costs.

**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

FEB 1 – OCT 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 (\$29,425). 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.

below 138% FPL / yr (< \$16,242)

above 138% FPL / yr (> \$16,242)

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

What's your income?

below

above



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

500% FPL  
(2015 FPL: \$11,770 taxable income, 1040 tax form line 7, 1040 EZ line 1)  
~ only drug costs ~

Retail cost of Truvada

NON-RESIDENT/  
UNDOCUMENTED?

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

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

IF NO

**If you're a resident, these state plans may also help:**  
Washington State PrEP DAP: <http://tinyurl.com/WAprepDAP> (cost of drug)  
New York PrEP-AP: <http://tinyurl.com/NYprepAP> (cost of services)