**GETTING PrEPED**

**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 your 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/pdf/prpguidelines2014.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/CCPrepline), and/or
- If s/he isn’t willing to prescribe:
  1. Read/utilize these resources:
     - “Talk to Your Doctor”: http://tinyurl.com/CDCPrefPrEPbrochure
     - “Work through Doctor Visit”: http://tinyurl.com/PrEPdocvisit
  2. Ask for a referral, or find another provider on your own:
     - your insurance plan’s provider directory
     - local, county and state health depts
     - search engines: pleaseprepme.org/prep-locator
     - 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.
- 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.

**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.
- Re-submit paperwork until the PA is approved.

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.

**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 not required) and family income <500% FPL (federal poverty level, http://tinyurl.com/FPLincomes)
- eligibility confirmed every 6 months

Patient Access Network Foundation

- www.patientaccessnetwork.org
- eligibility confirmed every 6 months

Patient Advocate Foundation

- www.patientadvocate.org
- eligibility confirmed every 6 months

State assistance programs for residents of:


**LEARN MORE ABOUT PrEP**

- projectinform.org/prep
- prepfacts.org
- myprepexperience.org
- hiveonline.org
- thewellproject.org/hiv-information/prep-women
- pleaseprepme.org (CA)

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/.
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
- $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.

2. Patient Access Network Foundation
panfoundation.org/hiv-treatment-and-prevention
866-316-7263
- $8,000 max/year, re-apply
- Income <500% FPL ($60,300)
- 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
These programs may be subject to funding shortfalls, which may limit enrollment.

3. Patient Advocate Foundation (PAF)
https://www.copays.org/diseases/hiv-aids-and-prevention
- $7,500 max/year, re-apply
- Income <400% FPL ($48,240)
- 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)

NO

U.S. RESIDENT?

FEB 1 – OCT 31

What’s the date?

below 138% FPL / yr
(> $16,643)

above 138% FPL / yr
(> $16,643)

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 ($30,150). 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

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.

IF NO

Above $60,300

Enroll in an insurance marketplace

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

IF NO

below $60,300

Enroll in an insurance marketplace

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

What’s your income?

Retail cost of Truvada

IF NO

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.

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

If you’re a resident, these state plans may also help:
- COLORADO: https://tinyurl.com/COprepAP
- ILLINOIS: https://tinyurl.com/ILprepAP
- MASSACHUSETTS: https://tinyurl.com/MAprepDAP (cost of drug, services)
- WASHINGTON: http://tinyurl.com/WAprepDAP (cost of drug)
- NEW YORK: http://tinyurl.com/NYprepAP (cost of services)

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

FEBRUARY 10, 2017