HealthHIV

Tips and Resources for Covering Costs of HIV PrEP (updated 08/15/24)

How can you support your client to cover costs of PrEP?	Covering Clinical Visits and Lab Tests	Covering Medication Costs
Help your client access affordable insurance to help with PrEP costs	 First: Check client eligibility for public insurance and compare your state's Medicaid and Medicare options. Then: Compare insurance plans using your state's Affordable Care Act (ACA) Marketplace. Note: ACA-governed insurance plans should cover PrEP-related care costs based on USPSTF's Grade A recommendation and joint Guidance from federal agencies. Use this infographic to ensure that your clients' insurance covers everything they need. 	
Help your client with no insurance	 First: check that your client is not eligible for public insurance and cannot afford private insurance. Conduct an environmental scan to identify and work with local clinics (develop your own list and relationships). Find clinics with sliding scale fees to help cover costs of clinical visits & lab tests. Use community health centers (the HRSA finder can help) Use clinical programs including Title X clinics Use PrEP services finders: PrEP Locator and CDC NPIN State-funded PrEP assistance programs may help. Use a telePrEP service (such as state-specific telePrEP programs, or commercial services such as MISTR, SISTR, Folx Health, and Nurx). 	 Ready, Set, PrEP (eligibility = no Rx drug coverage, with or without insurance; however, no new patients as of August 1, 2024). Apply for Advancing Access Patient Assistance (eligibility = based on income). Inform clients to talk to their providers about switching to a generic PrEP option to lower costs, if clinically appropriate. Utilize a telePrEP service (see left); check telePrEP protocol for lab tests, clinic visits, and prescriptions. Work with a clinic to help navigate medication cost assistance options.

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How can you support your client to cover costs of PrEP?	Covering Clinical Visits and Lab Tests	Covering Medication Costs
Help your client with insurance that doesn't cover all the costs of PrEP	 Find clinics with sliding scale fees to help cover costs of clinical visits & lab tests. Use community health centers (the HRSA finder can help) Use clinical programs including Title X clinics Use PrEP services finders: PrEP Locator and CDC NPIN State-funded PrEP assistance programs may help. Use a telePrEP service (such as state-specific telePrEP programs, or commercial services such as MISTR, SISTR, Folx Health, and Nurx). Conduct an environmental scan to identify and work with local clinics (develop your own list and relationships). 	 Ready, Set, PrEP (eligibility = no Rx drug coverage, with or without insurance; however, no new patients as of August 1, 2024). Help clients apply to Advancing Access, Good Days, Patient Advocate Foundation, and/or ViiVConnect. Use a telePrEP service (see left); check telePrEP protocol for lab tests, clinic visits, and prescriptions. Advise clients to talk to their providers about switching to a generic PrEP option to lower costs, if clinically appropriate.
Help your client with comprehensive insurance	 Most private insurance should cover these services due to the 2019 USPSTF recommendation; file an insurance claim with the insurer if it does not cover it. Use this infographic to ensure that your clients' insurance covers everything they need. Check insurance plan details to ensure clients meet requirements (such as in-network services, time limits, etc). Clients may still visit clinical programs with a sliding scale. 	 Help clients apply to the Advancing Access Copay Coupon Card program (eligibility = no income limit, with prescription benefits) or to other programs such as Good Days, Patient Advocate Foundation, and/or ViiVConnect. Use a telePrEP service (such as state-specific telePrEP programs, or commercial services such as MISTR, SISTR, Folx Health, and Nurx). Advise clients to talk to their provider about switching to a generic PrEP option to lower costs, if clinically appropriate.