## Payment Options for Pre-Exposure Prophylaxis (PrEP)

### Health Insurance and Government Programs

Paying for PrEP involves medication, clinical visits and lab costs. Coverage varies by insurance and program.

<table>
<thead>
<tr>
<th>Insurance/Program</th>
<th>Details</th>
</tr>
</thead>
</table>
| **Private Insurance** | - Most private insurances cover PrEP.  
- Coverage and cost varies based on plan. There may be deductibles and co-payments. Prior authorization may be required.  
- An online health plan finder is available to identify and compare Marketplace coverage options, and help patients access PrEP. Visit [prepcost.org](http://prepcost.org). Completeness of information varies by state. |
| **Medicaid** | - PrEP prescription costs, medical appointments and lab tests are covered.  
- Prior authorization is required; authorization must be renewed every three months.  
| **Medicare, Veteran’s Affairs, Tricare** | - For patients with Medicare, PrEP may be covered if they have Medicare Part D or Medicare Advantage Plans, though costs and coverage may vary.  
- PrEP prescription costs, medical appointments and lab tests are covered based on beneficiary category. |
| **PrEP Assistance Program (PrEP-AP)** | - PrEP-AP serves HIV-negative, uninsured or underinsured New York State residents.  
- Patients must have an annual household income less than 435% of the Federal Poverty Level (FPL).  
- PrEP-AP covers the cost of provider visits and lab testing. Services include HIV, STI/STD testing, counseling and supportive primary care services consistent with clinical guidelines for PrEP. PrEP-AP does not cover the cost of PrEP medication.  
- Underinsured patients may be eligible for cost-sharing between PrEP-AP and insurance.  
- Providers enrolled in the New York State Medicaid Program can enroll in PrEP-AP. To enroll, contact the AIDS Drug Assistance Program (ADAP) Provider Relations Section at 518-459-1641.  
- Providers are responsible for assisting patients with the medication patient assistance program (PAP) application to receive Truvada® as indicated for PrEP.  
- Contact: 800-542-2437 or visit [health.ny.gov/diseases/aids/general/resources/adap/](http://health.ny.gov/diseases/aids/general/resources/adap/) |
| **Gilead Advancing Access Medication Assistance Program and Co-Pay Coupon Program** | - Advancing Access provides assistance to appropriate patients who are uninsured or underinsured, or who need financial assistance to pay for PrEP. Program offerings include:  
  - The Advancing Access Co-Pay Coupon Program, which provides co-pay assistance for eligible patients (up to $7,200 in co-pays per year with no monthly limit).  
  - Access to counselors who can help patients and their providers with insurance-related questions, including coverage options.  
  - The Advancing Access medication assistance program, which provides Gilead medications at no charge for eligible patients with no other insurance options. Patients must have an annual household income less than 500% of the FPL.  
- Contact: 800-226-2056 or visit [gileadadvancingaccess.com](http://gileadadvancingaccess.com) |

Updated December 2018 and adapted from the New York State Department of Health AIDS Institute
## Medication Patient Assistance Programs (continued)

### Patient Advocate Foundation Co-Pay Relief
- Patient Advocate Foundation provides assistance to patients with insurance that covers PrEP medication.
- The award amount (up to $7,500 per year) can be applied toward medication co-payments coinsurance and deductibles for insured patients.
- Patients must reside and receive treatment in the United States.
- Patients must have income less than 400% of the Federal Poverty Level (FPL) with consideration of the cost of living index and the number in the household.
- Visit copays.org.

## Comparing PrEP Assistance Programs

<table>
<thead>
<tr>
<th></th>
<th>Gilead Medication Assistance Program</th>
<th>Gilead Co-Pay Coupon Program</th>
<th>NY-PrEP AP</th>
<th>Patient Advocate Foundation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Patient Insurance Status</strong></td>
<td>Uninsured or underinsured (when Truvada® is not covered)</td>
<td>Commercial insurance, but not federal, state or local government insurance</td>
<td>Uninsured or underinsured</td>
<td>Commercial insurance</td>
</tr>
<tr>
<td><strong>Covered Services</strong></td>
<td>Medication Provides Truvada® at no cost</td>
<td>Medication Covers up to $7,200 per year in medication co-payments</td>
<td>Clinical Covers medical visits and lab tests (HIV and STI tests, counseling and primary care services)</td>
<td>Medication Awards a maximum of $7,500 per year</td>
</tr>
<tr>
<td><strong>Household FPL</strong></td>
<td>≤500% FPL</td>
<td>No income eligibility requirement</td>
<td>≤435% FPL</td>
<td>≤400% FPL</td>
</tr>
<tr>
<td><strong>Residency</strong></td>
<td>Resides in US*</td>
<td>Resides in US*</td>
<td>Resides in NY State*</td>
<td>Resides in US</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td>≥18 years of age</td>
<td>&gt;18 years of age</td>
<td>No age requirement</td>
<td>≥18 years of age</td>
</tr>
<tr>
<td><strong>Website</strong></td>
<td>gilead.com/purpose/medication-access/us-patient-access</td>
<td>gileadadvancingaccess.com/copay-coupon-card</td>
<td>health.ny.gov/diseases/aids/general/resources/adap/prep.htm</td>
<td>patientadvocate.org</td>
</tr>
</tbody>
</table>

*Regardless of immigration status in the United States*
### Nonoccupational Exposures in Any Health Care Setting

These Assistance Programs cover medication only. PEP-related clinical visits are not reimbursed. Medication co-pays may vary by different PEP regimens prescribed.

<table>
<thead>
<tr>
<th>Medicaid</th>
<th>PEP is covered.</th>
</tr>
</thead>
</table>
| Medicare, Veteran’s Affairs, Tricare | - For patients with Medicare, PEP may be covered if the patient has Medicare Part D or Medicare Advantage plan, though costs and coverage may vary.  
- PEP prescription costs, medical appointments and lab tests are covered based on beneficiary category. |
| Private Insurance | - PEP coverage is based on plan.  
- Medication assistance is available from the manufacturers:  
  - Gilead: 877-505-6986 or gileadadvancingaccess.com  
  - Merck: 855-834-3467 or isentress.com  
  - ViiV Healthcare: 866-747-1170 or mysupportcard.com |
| No Insurance | - Treating institution provides immediate access to drugs.  
- Patient must begin application process for Medicaid, if appropriate. (Coverage is not guaranteed.)  
- Patient may be eligible for payment assistant plans from manufacturers. |
| Medication Assistance Programs | - Patient Advocate Foundation Co-Pay Relief: Offers a maximum of $7,500 per year for insured patients, for medication co-payments, co-insurance and deductibles. Visit copays.org.  
- Gilead (Truvada® or Stribild®): 800-226-2056 or gileadadvancingaccess.com  
- Merck (Isentress®): 800-850-3430 or merckhelps.com  
- ViiV Healthcare (Tivicay®): 877-784-4842 or viivhealthcareforyou.com |

### Sexual Assault

Chapter 39 of the Laws of 2012 amending Section 2805-i of Public Health Law requires hospitals to provide the first seven days of medication to survivors of sexual assault. Prescriptions must be given for the remaining 21 days.

| New York State Office of Victim Services (OVS) | - OVS has an emergency award procedure designed to pay the pharmacy in one to four days. It is important that the forms be filled out correctly and submitted with the supporting information requested.  
- Emergency awards of up to $2,500 are available.  
- It is best to work with survivor advocates in your community to pursue this process.  
- Contact: 800-247-8035 or visit ovs.ny.gov |
| Medicaid | PEP is covered. |
### Sexual Assault (continued)

| Private Insurance | • PEP coverage is based on the patient’s insurance plan. For some plans, there may be a large co-pay for PEP medication. New York State Office of Victim Services (OVS) may reimburse co-pays of a survivor who submits an eligible application.  
• Medication assistance is available from the manufacturers:  
  • Gilead (Truvada® or Stribild®): 877-505-6986 or gileadadvancingaccess.com  
  • Merck (Isentress®): 855-834-3467 or isentress.com  
  • Viiv Healthcare (Tivicay®): 866-747-1170 or mysupportcard.com |
| Insured, But Does Not Use Insurance | • A survivor may decline to provide insurance information if they believe provision of that information would substantially interfere with personal privacy or safety.  
• A survivor may ask the provider to directly bill the OVS for the Forensic Rape Exam (FRE), including the first seven days of medication. |
| No Insurance | • OVS may be directly billed as above.  
• The survivor may apply to OVS for expenses beyond the FRE, including a prescription for the remaining 21 days. |

In any situation in which access to medication is challenged, patients can call the NYC PEP hotline at 844-3-PEPNYC (844-373-7692) available 24 hours a day, seven days a week. Calls during certain hours will be referred to the City’s PEP Centers of Excellence, which can provide medication and cover medical and lab costs.

Patients can be evaluated for emergency PEP in emergency departments, including Health + Hospital locations, NYC Health Department Sexual Health Clinics or other health care facilities. For a list of providers who have experience providing PEP services and medications, refer to the NYC Health Map at nyc.gov/health/map and choose “Sexual Health Services” under the Services menu.

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