

KNOW YOUR RIGHTS: Patient Coverage of PrEP with No Cost-Sharing

What You Need to Know About New Federal Guidelines



PRIVATE INSURANCE PLANS MUST COVER PREP DRUGS & ASSOCIATED SERVICES FOR FREE.¹

New frequently asked questions (FAQs) clarify U.S. Preventive Services Task Force (USPSTF) recommendations for the coverage of PrEP with no cost-sharing for patients under the Affordable Care Act (ACA).

Federal Guidance on the Insurance Coverage of PrEP

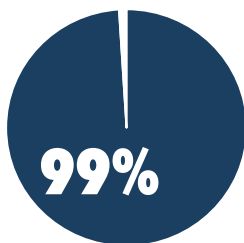
Many plans and insurers narrowly interpret regulatory PrEP coverage requirements.

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| Coverage Requirements by Grade | The ACA requires all non-grandfathered private plans and Medicaid expansion plans to provide coverage for USPSTF "A" or "B" grade recommendations with no cost-sharing to patients. |
| PrEP Receives Grade "A" Recommendation | In 2019, the USPSTF gave pre-exposure prophylaxis (PrEP) for the prevention of HIV an "A" grade recommending that clinicians offer the medicine to people who are at high risk of HIV. |
| 2021 Federal Guidance Benefits Patients | In 2021, federal agencies released new FAQs clarifying the USPSTF grade "A" recommendation for PrEP to ensure patients can benefit from it, as intended. |

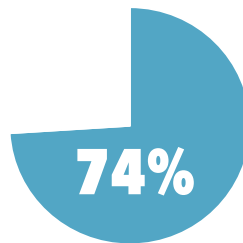
Four Things Patients & Providers Need to Know About PrEP Coverage

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| Provide Coverage of PrEP Services | PrEP-related ancillary tests and services recommended in CDC's HIV PrEP Clinical Practice Guidelines must be covered with no cost-sharing to patients. ² |
| Honor Patient-Provider Choice | Patients must have access with no cost-sharing to the PrEP medication that is medically appropriate for them, as determined by the individual's health care provider. |
| Ensure Continued Access Protections | Plans cannot restrict the number of times an individual may start PrEP or the frequency of services. |
| Provides Easy Exceptions Process | Plans must have an easily accessible, transparent, and sufficiently expedient exceptions process. For example, one that allows prescribing and accessing PrEP medication on the same day that an individual receives a negative HIV test or decides to start taking PrEP. |

By the Numbers: The Patient Value of PrEP to Prevent HIV



PrEP reduces the risk of HIV from sex by **99%** when taken as prescribed.³



PrEP reduces risk of HIV from drug injection by at least **74%** when taken as prescribed.⁴



Only **18%** of the **1.2 million** people indicated for PrEP are receiving it.⁵

Private plans and insurers must now comply with the federal guidance. Patients have the right to file complaints against non-compliant plans and insurers.

¹ These federal guidelines do not apply to patients who are insured through Medicare Part D prescription drug coverage or Medicaid-insured through non-expansion plans.

² HIV testing, Hepatitis B and C testing, Creatinine testing and calculated estimated creatine clearance (eCrCl) or glomerular filtration rate (eGFR), Pregnancy testing, STI screening and counseling, and Adherence counseling.

³ <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebbsa/our-activities/resource-center/faqs/aca-part-47.pdf>

⁴ <https://www.cdc.gov/hiv/basics/prep/prep-effectiveness.html>

⁵ Harris NS, Johnson AS, Huang YLA, et al. Vital Signs: status of human immunodeficiency virus testing, viral suppression, and HIV preexposure prophylaxis—United States, 2013–2018.