

# Michigan PrEP Payment and Insurance Resource Guide

2022

## INTRODUCTION

PrEP (pre-exposure prophylaxis) is a medication that when taken as directed, reduces the risk of acquiring HIV in people who are not living with HIV, but are at risk of HIV exposure through sex or injection drug use. PrEP was approved by the FDA in 2012 and currently there are three options for PrEP on the market, including an injectable version. More detailed information about PrEP can be found on the U.S. Centers for Disease Control and Prevention's (CDC) [PrEP website](#).

As of 2019, PrEP has a Grade A recommendation from the US Preventative Task Force (USPSTF) showing that the benefit of PrEP is substantial. As a result, most insurance plans should cover all costs associated with PrEP (medication, laboratory testing, provider visit). It is important to be familiar with insurance coverage to avoid any surprise fees that could impact access to PrEP. This guide contains information about payment assistance programs to decrease financial barriers to PrEP and is organized based on insurance coverage.

If you are looking for information on local prescribers of PrEP and other HIV prevention services, please visit the State of Michigan - Bureau of HIV and STI Programs PrEP website at [Michigan.gov/MIPrEP](http://Michigan.gov/MIPrEP).

## IF YOU DO NOT HAVE HEALTH INSURANCE

**If you do not have health insurance, it is recommended that you enroll in a health plan.**

- Depending on your income and household size, you may be eligible for Michigan Medicaid. To apply, visit [MI Bridges](#).
- If you are not eligible for Medicaid, you can apply for insurance on [HealthCare.gov](#). Open enrollment occurs in November and your health plan will start the following January. There are a few exceptions to when you can apply for coverage during the year. See [Qualifying Life Events](#).
- [PrEP Coverage Check](#) is an online tool that helps you check what medications are covered for PrEP through various insurance plans.
  - Remember when applying for a health plan, make sure PrEP is covered and your provider participates in the insurance plan you pick. You will want to make sure to do a search on the drug and for your provider to make sure they participate and make sure the drug is covered under the insurance plan before you choose.
- If you are part of the LGBTQ+ community, [Out2Enroll](#) provides strategies to help enrollment efforts. You can also find information on transgender health, same-sex couples, and other helpful information when it comes to insurance and enrollment.
- To find out the federal poverty level, visit [Federal Poverty Level](#).
- If you are not eligible for Michigan Medicaid or cannot afford insurance on HealthCare.gov, you may be eligible for [Gilead's Advancing Access Program](#).

## **Gilead's Truvada for PrEP Medication Assistance Program**

The [Gilead Medication Assistance Program](#) aids HIV-negative adults within the United States who need financial assistance or do not have insurance get access to Truvada for PrEP.

- This program is for the uninsured and underinsured.
- Applicants cannot make more than 500% of the [Federal Poverty Level](#).
- Proof of income is required. If no proof of income, Gilead needs to know how you are supported.
- Prescription form from prescribing physician is also needed.
- A [program application](#) must be submitted online or faxed.

For more information or to find out if you are eligible for this assistance program, call 1-800-226-2056 Monday - Friday between 9:00a.m. and 8:00p.m. (Eastern).

## **IF YOU HAVE MEDICAID**

### **Michigan Medicaid**

- Michigan's Medicaid program covers the cost of PrEP. Medicaid covers the cost of medical visits, lab fees, and prescription costs for PrEP.
- To apply, visit [MI Bridges](#) or call the application help line at 1-855-276-4627.

### **Healthy Michigan Plan**

The Healthy Michigan Plan is a Medicaid health care program through the Michigan Department of Health and Human Services (MDHHS). The Healthy Michigan Plan covers the cost of PrEP and provides healthcare coverage for individuals who:

- Are age 19 - 64 years old.
- Have an income at or below 133% of the [Federal Poverty Level](#) under the Modified Adjusted Gross Income methodology.
- Do not qualify for or are not enrolled in Medicare.
- Do not qualify for or are not enrolled in other Medicaid programs.
- Are not pregnant at the time of application.
- Are residents of the State of Michigan.

These plans all have different co-pays and deductibles.

Apply online at [MI Bridges](#), by calling 1-855-789-5610, or visit your local department of [Human Services](#) office.

## **FOR PATIENTS WITH COMMERCIAL INSURANCE**

### **Gilead Co-Pay Coupon Card**

The card can be applied to medication co-pays. The maximum amount that this card covers is \$7,200/year, with no monthly limit.

[Sign-up for the Gilead Co-Pay Coupon Card](#)

Requirements:

- You must be a resident of the U.S., Puerto Rico, or U.S. Territories.
- You must be 18 years or older to register the card for yourself or a minor.
- The card is limited to only one person, and it is not transferable.
- The card is NOT available to you if you are currently enrolled in any state or federally funded assistance program, such as Medicaid or Medicare Part D.
- You also do not qualify if you reside in the Medicare Part D prescription coverage gap.

For more information, visit [Gilead's Advancing Access](#) or call 1-877-505-6986

### **Patient Access Network Foundation**

The [Patient Access Network \(PAN\) Foundation](#) provides help to people whose access to medication has limited funds and could have a wait list. Once an application is submitted and approved, PAN will help pay for a portion of your PrEP prescription. \$3,600 maximum amount per year. Can be applied to medication co-pays.

Requirements:

- Patient needs to have primary insurance that will pay for at least some PrEP medication.
- Patient needs to be HIV-negative and at high-risk of acquiring HIV.
- Must live in and receive treatment in the United States.
- Your income must fall below 500% of the Federal Poverty Level.

For more information, please call 1-866-316-7263.

### **Patient Advocate Foundation**

\$7,500 maximum amount per year. Can be applied to medication co-pays.

There are four ways to apply for this program:

1. Your treating physician's office can assist you with the application by using the provider portal 24/hours a day at [Providers - Co-Pay Relief](#).
2. Your pharmacy that is dispensing your prescribed medications can assist you with the application by using the pharmacy portal 24/hours a day at [Pharmacies - Co-Pay Relief](#).
3. You or someone you designate to assist you can apply at [HIV, AIDs and Prevention - Co-Pay Relief](#).
4. Applications can also be submitted via phone by calling 866-512-3861, and option 1, to be connected directly to a specialist for co-pay assistance.

Requirements:

- Patient needs to be insured and the insurance must cover the medication (PrEP) cost.
- Must have a current prescription of PrEP.
- Patient must live and receive treatment within the United States.
- Income level for an applicant must fall below 400% of the [Federal Poverty Level](#).

## Good Days

[Good Days](#) Foundation provides help to people who have valid Medicare or Military insurance coverage whose access to medication is limited. Once an application is submitted and approved, Good Days will help with co-pay assistance.

### Eligibility Criteria:

- Patient must be diagnosed or be receiving treatment for the prevention of HIV or AIDS.
- Patient must have a valid Social Security number to apply for assistance and receive treatment in the United States.
- Patient must be seeking assistance for prescribed medication that is FDA approved to treat the covered diagnosis.
- Patient is required to have a valid Medicare or Military insurance coverage.
- Patient income level must be at or below 500% of the [Federal Poverty Level](#).

For more information, please visit [Good Days](#).

## Person under 26 on Parents Insurance

Are you working with someone under the age of 26 and they are on their parents' insurance?

- If the person is worried about their parents finding out their sexual status or another reason, have the person call the 800 number on the back of their insurance card. You want to let the insurance company know that you would not like the Explanation of Benefits (EOB) sent to the parents due to a possibility loss of coverage. This is not a solution because the EOB could still be sent to the parents.
- If the person is not worried about the EOB being sent home they can apply for Patient Assistance Programs like [Patient Access Network](#) and [Patient Advocate Foundation](#).

## INFORMATION FOR PRIMARY CARE PHYSICIANS

If your Primary Care Physician (PCP) needs more information or has questions about PrEP, please have them call the [Michigan HIV Consultation Program](#) at (313)-575-0332, run by the Henry Ford Health System. This telephone service is for physicians only and is available 24-hours a day. This hotline allows Michigan health care providers to receive a prompt response to HIV prevention and care questions from experts at the Henry Ford Health System Infectious Disease Division. Gilead has created a webpage that provides information regarding Truvada for PrEP for 3 specific audiences: [Healthcare Providers](#), [HIV-negative](#) persons who might use or be interested in PrEP, and [educators](#) who work within the local community and with its members. The National Alliance of State and Territorial AIDS Directors ([NASTAD](#)) has created a billing code guide to help physicians navigate everything PrEP.