



Michigan Department of Health & Human Services

Bureau of HIV
and STI Programs

Michigan's MIPrEP Payment & Insurance Resource Guide

Pre-Exposure Prophylaxis (PrEP) for HIV Prevention

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Introduction

Pre-exposure prophylaxis (PrEP) is a medicine that when taken as directed, reduces the chance of HIV in people who are not living with HIV, but have a higher chance of HIV exposure through sex or sharing needles or other injection equipment. 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 at Centers for Disease Control and Prevention's (CDC) [Preventing HIV with PrEP](#) page.

As of 2019, PrEP has a Grade A recommendation from the U.S. 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.

If you are looking for information on local prescribers of PrEP and other HIV prevention services, please visit Michigan.gov/MIPrEP.

If You Do Not Have Health insurance

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

- If you need assistance with insurance enrollment, a [PrEP Navigator](#) can assist you.
- 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](#).
- 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 about 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](#) or [ViiVConnect's co-pay assistance program](#).

PrEP Medication Assistance Program

Gilead Medication Assistance Program

The [Gilead Medication Assistance Program](#) helps HIV-negative adults in the United States who need financial assistance or do not have insurance get access to 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 a prescribing physician is 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 800-226-2056 Monday - Friday, 9 a.m. to 8 p.m.

ViiVConnect

[ViiVConnect](#) offers tools and resources to help people get their prescribed ViiV Healthcare medication. ViiVConnect offers programs such as ViiVConnect Savings Card, patient assistance programs and a provider portal. On the ViiVConnect patient website, you can learn more about financial support, look for a specific resource or find a place to get an injection and refills on prescription.

- 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, ViiV needs to know how you are supported.
- Prescription form from a prescribing physician is 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 844-588-3288 Monday - Friday, 8 a.m. - 8 p.m.

Michigan Medicaid

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

Plan First

Plan First is a limited Medicaid benefit that covers a broad range of family planning services, including PrEP. Individuals with the Plan First benefit, are eligible to apply for insurance through the Insurance Marketplace at [Healthcare.gov](#) and will then be eligible to apply for a co-pay assistance program through Gilead or ViiV. Please remember these plans could have different co-pays and deductibles.

Plan First is available to individuals who:

- Are of any age or gender.
- Are not pregnant at the time of application.
- Are a U.S. citizen or a qualified immigrant.
- Are a Michigan resident.

- Are not covered under another Medicaid benefit.
- Meet income eligibility requirements (income at or below 195% of the [Federal Poverty Level](#)).

For more information, visit [Plan First](#). Apply online at [MI Bridges](#) by calling 855-789-5610 or visit your [local county office](#).

Co-Pay Assistance Programs for Private Insurance

Gilead Advancing Access Co-Pay Program

The Gilead Advancing Access co-pay assistance card can be applied to medication co-pays. The maximum amount that this card covers is \$7,200 a year, with no monthly limit. As of Jan. 31, 2025, this program no longer covers Truvada for PrEP but will still cover other HIV prevention medications. To sign up, visit [Gilead Advancing Access co-pay program](#).

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 877-505-6986.

ViiVConnect Savings Program

The ViiVConnect Savings Program can be applied to medication co-pays. The maximum amount allowed is \$7,850 every calendar year.

Requirements:

- You have commercial insurance plan that provides coverage for Apretude under either the medical or pharmacy benefit.
- You are a resident of the U.S. (including District of Columbia and Puerto Rico).
- You may not be eligible to enroll if you are enrolled in state or federal government-funded medical or prescription insurance plan such as Medicaid, Medicare, VA or TRICARE.

For more information, visit [ViiVConnect Apretude](#) or call 844-588-3288. Sign up at [ViiVConnect Apretude Savings Program](#).

ViiV Healthcare Payment Assistance Program

The ViiV Healthcare Payment Assistance Program offers their medicines at no cost to patients who qualify.

Requirements:

- Reside in one of the 50 states, the District of Columbia or Puerto Rico.
 - If you are living in the U.S., including District of Columbia, you must:

- Have a household income less than or equal to 500% of the [Federal Poverty Level](#) based on household size.
- Not be enrolled in an AIDS Drug Assistance Program (ADAP).
- Not be enrolled in an Alternate Funding Program.
- Be uninsured (no medical coverage or pharmacy coverage).
- Have private commercial insurance but no medical or pharmacy coverage for ViiV product as demonstrated by:
 - Drug Class exclusion, or
 - Limited drug coverage to generic only, or
 - Documentation of insurance Prior Authorization (PA) Denial and PA Appeal Denial.
- Have a Medicare plan (including Medicare A) in the outpatient setting without any other insurance coverage for medications.
- Have a Medicare Part B, Medicare Part D or Medicare Advantage Plan and have spent at least \$600 on out-of-pocket prescription expenses during the current calendar year (\$600 spend is for the patient and NOT the household).

For more information, visit the [ViiV Healthcare Patient Assistance Program](#) or call 844-588-3288 Monday - Friday, 8 a.m. - 8 p.m. for assistance.

Patient Advocate Foundation

\$5,000 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 [Providers - Co-Pay Relief](#) portal.
2. Your pharmacy can assist you with the application by using the [Pharmacies - Co-Pay Relief](#) portal.
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 cost.
- Must have a current prescription of PrEP.
- Patient must live and receive treatment within the U.S.
- Income level for an applicant must fall below 500% 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 U.S.

- Patient must be seeking assistance for prescribed medication that is FDA approved to treat the covered diagnosis.
- Patient is required to have valid Medicare or military insurance coverage.
- Patient income level must be at or below 500% of the [Federal Poverty Level](#).

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

Persons Under 26 on a Parent's Insurance

For persons under the age of 26 who are on a parent's insurance:

- If you are worried about your parents finding out your sexual status or another reason, please call the 800 number on the back of your insurance card. You want to let your insurance company know that you would not like the Explanation of Benefits (EOB) sent to your parents due to a possibility of loss of coverage. This is not a solution because the EOB could still be sent to your parents.
- If you are not worried about the EOB being sent to your parents, you can apply for patient assistance programs like [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. This consult line is for physicians only and is available 24 hours a day. This consult line 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.
- The National Alliance of State and Territorial AIDS Directors (NASTAD) has created a [billing and coding](#) guide to help physicians navigate everything HIV prevention and PrEP.

TelePrEP Options in Michigan

TelePrEP is a telehealth option for people looking to access PrEP and doxycycline post-exposure prophylaxis (doxy PEP) for HIV and STI prevention. TelePrEP is a great option for those who may not have time for a traditional doctor appointment, transportation or money to make it back and forth to an appointment or enjoy accessing appointments from their home. Below are a few of the TelePrEP options available in Michigan.

- [Cares and Mistr](#)
- [Community Health Awareness Group and QCare+](#)
- [Great Lakes Bay Health Centers](#) - Accepts Medicaid
 - 833-I-PrEP-MI (833-477-3764)
- [Henry Ford Health System TelePrEP Program](#)
- [Planned Parenthood - Michigan Virtual Health Center](#)

PrEP Resources

- [Michigan PrEP Information \(Michigan.gov/MIPrEP\)](https://Michigan.gov/MIPrEP)
- [Michigan's Interactive PrEP Provider and Navigator Directory](#)
- [MIPrEP Portal](#)
 - A resource finder designed to help people access PrEP information and find a PrEP Provider or Navigation in Michigan.
- [MIPrEP MIChoice PrEP Campaign](#)
 - MIPrEP MIChoice shines a spotlight on authentic stories from real people across Michigan who use PrEP to prevent the spread of HIV.
- [Mahogany Blue PrEP Campaign \(Michigan.gov/PrEPandBlackWomen\)](https://Michigan.gov/PrEPandBlackWomen)
 - Mahogany Blue is a campaign dedicated to empowering women by recognizing the unique barriers Black women encounter in accessing HIV prevention tools like PrEP.

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