Pre-Exposure Prophylaxis (PrEP) Prescription Payment Options

Pre-exposure Prophylaxis (PrEP) is a once-daily pill which reduces the risk of HIV acquisition when used in with other HIV prevention strategies. PrEP is recommended as a prevention option for individuals at substantial risk of acquiring HIV infection. This guide contains information about payment assistance programs to decrease financial barriers to PrEP.
**Michigan PrEP Payment Guide**

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**INTRODUCTION**

PrEP (Pre-Exposure Prophylaxis) is a once daily medication to help prevent HIV infection in people who are HIV-negative but at substantial risk of HIV infection. PrEP was approved by the FDA in 2012. The U.S. Centers for Disease Control and Prevention (CDC) issued clinical practice guidelines in 2014, and updated guidance in 2017.

Most insurance plans cover PrEP medication and associated provider visits/screening tests, but the amount of coverage can vary by individual plan. Insurance companies can change their drug formularies at any time, so it’s important to verify medication coverage directly with a plan before enrolling. This guide contains information about payment assistance programs to decrease financial barriers to PrEP and is organized based on what type of insurance coverage you have, if any.

If you are looking for information on local prescribers of PrEP and other HIV prevention services, please visit the State of Michigan - Division of HIV and STD Programs website at www.michigan.gov/hivstd.

To assess your HIV infection risk, the CDC has a great tool online that lets you access information that is individually tailored to your needs. Visit the website www.cdc.gov/hivrisk/.

For additional information and local community engagement, visit PrEP Facts on Facebook: facebook.com/groups/PrEPFacts/.
FOR PATIENTS WITHOUT INSURANCE

- **Need help enrolling in a healthcare plan?**
  - [PrEPcost.org](http://PrEPcost.org) is an online tool that helps clients and navigators evaluate cost and coverage for PrEP, covering on-and-off marketplace health plans.
  - If you are part of the LGBT community, [Out2Enroll](http://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.
  - Help with open enrollment can be found at [healthcare.gov](http://healthcare.gov).
  - [Federal Poverty Level](http://Federal Poverty Level)

- **Michigan Medicaid**
  - Our state is lucky enough to have our Medicaid program cover the cost of PrEP.
  - Medicaid covers the cost of medical visits, lab fees, and prescription costs for PrEP.
  - To apply, please visit the [MI Bridges](http://MI Bridges) website, or call the application help line at 1-855-276-4627

- **Healthy Michigan Plan**
  - These plans all have different co-pays and deductibles.
  - Apply online at [www.michigan.gov/mibridges](http://www.michigan.gov/mibridges), by calling 1-855-789-5610, or visit your local department of Human Services office.

- **Gilead’s Truvada for PrEP Medication Assistance Program**
  - The Gilead Medication Assistance Program provides assistance to 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 national poverty level ($60,700 for person or household number of 1). Additional guidelines [here](http://here).
  - Applicant needs to have proof of residency
    - This can include a driver’s license, state I.D., or utility bill in applicant’s name.
  - 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. You can access the application [here](http://here).
  - For more information or to find out if you are eligible for this assistance program, please call 1-855-330-5479, Monday – Friday between the hours of 9:00a.m. and 8:00p.m. (Eastern)
FOR PATIENTS WITH INSURANCE

- **Sign-up for the 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.
  - **Requirements:**
    - You must be a resident of the U.S., Puerto Rico, or U.S. Territories.
    - You must be 18 years or older to use 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 [www.gileadadvancingaccess.com/copay-coupon-card](http://www.gileadadvancingaccess.com/copay-coupon-card) or call 1-877-505-6986

- **Patient Access Network Foundation**
  - The Patient Access Network (PAN) Foundation provides help to people whose access to medication is limited. 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](http://www.gileadadvancingaccess.com/copay-coupon-card).
  - 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 4 ways to apply for this program
    - Your treating physician’s office can assist you with making the application for assistance by using the provider portal 24/hours a day at [www.copays.org/providers](http://www.copays.org/providers).
    - Your pharmacy that is dispensing your prescribed medications can assist you with making the application for assistance via the pharmacy portal 24/hours a day at [www.copays.org/pharmacy](http://www.copays.org/pharmacy).
    - You or someone you designate to assist you can apply at [www.copays.org/patients](http://www.copays.org/patients).
    - 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 Relief.
  - **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](http://www.gileadadvancingaccess.com/copay-coupon-card).
INFORMATION FOR YOUR PRIMARY CARE PHYSICIAN

- If your PCP (Primary Care Physician) 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.

- NASTAD (National Alliance of State and Territorial AIDS Directors) has created a billing code guide to help physicians navigate everything PrEP.

Additional Resources

- Lambda Legal
  - If you are trying to get on PrEP and your health care provider refuses to prescribe it or your insurance won’t cover it, feel free to contact Lambda Legal’s Help Desk at 1-866-542-8336 or visit lamdalegal.org/help. Lambda Legal was founded in 1973 and is the oldest and largest national legal organization. Lambda’s mission is to achieve full recognition of the civil rights of lesbians, gay men, bisexuals, transgender people and those with HIV through impact litigation, education and public policy work.

- Project Inform – projectinform.org/prep
  - Project Inform is a nonprofit organization that fights the HIV and hepatitis C epidemics by helping assure the development of proper and effective treatments and a cure; helping individuals make better informed decisions about their health; advocating for affordable and accessible healthcare; and promoting medical strategies that prevent new infections from occurring. This link provides access to free educational booklets and PrEP educational videos, along with many other services.

- Centers for Disease Control and Prevention Act Against AIDS Campaign: www.cdc.gov/actagainstaids/

- My PrEP Experience
  - This website that is managed by the AIDS Foundation of Chicago and shares real stories about individuals who have chosen to use PrEP as a form of HIV prevention. If you have used PrEP or would like to share your experience, you can send videos, audio links, or text to myprepexperience@gmail.com.

- U.S. Department of Veterans Affairs
  - Access and payment assistance may also be available through the Department of Veterans Affairs. The number to call is 1-877-222-8387.