

# No PrEP Coverage? No Problem!



**FREE or low-cost Pre-Exposure Prophylaxis (PrEP)** to prevent getting HIV is available to all residents of LA County!

The following information provides an overview of how to access PrEP.

**Did you know?**  
Taken as prescribed, PrEP can reduce the chance of getting HIV by up to 99%.

## If You Have Insurance



### Medi-Cal

- PrEP and all related medical services are 100% covered as preventive services.
- Services should be billed directly to Medi-Cal, not the patient's managed care plan.
- **Who is eligible?**
  - LA County residents whose income is at or below 138% Federal Poverty Level (FPL).
  - Undocumented individuals between the ages of 19-25 years qualify for full-scope Medi-Cal (SB 75).



### Medicare

- PrEP is covered by Medicare with very low co-pays.
- Financial assistance through the California State PrEP Assistance Program (PrEP-AP) is available should individuals reach the coverage gap limit of \$4,430, commonly referred to as the "donut hole."
- **Who is eligible?**
  - Individuals 65 years old and older.
  - Individuals under 65, have a disability, and have received Social Security Disability Insurance (SSDI) for 24 months.



### Private Insurance Purchased on The Health Exchange (Covered California)

- Covers the costs of medication and related medical services at no cost to the patient.
- Prior authorization may be required but must be expedited so patients can access it quickly.
- To get started with applying for Covered CA: [www.coveredca.com](http://www.coveredca.com)
  - Open enrollment is usually in the Fall.
  - Enroll for Covered CA at any time if you meet one of the following qualifying life events: [www.coveredca.com/support/before-you-buy/qualifying-life-events/](http://www.coveredca.com/support/before-you-buy/qualifying-life-events/)
- **Who is eligible?**
  - People who are legal U.S. residents, permanent or temporary.
  - People who have amnesty visas (due to fleeing persecution).
  - People who have a worker or student VISA.
  - Income must be between the range of 138% - 400% FPL.
    - o Consultation with a certified Covered CA Certified Insurance Agent is encouraged.



### Private Insurance Through Work or Employment

- Most major insurance providers cover the costs of medication and related medical services at no cost to patients. Prior authorization is not needed.
- **Who is eligible?**
  - Individuals who are insured through their employer.

## If You Are Uninsured or Underinsured (insurance does not provide enough coverage for PrEP)

For people who do not have insurance or are underinsured, a PrEP Navigator at one of several LA County PrEP Centers of Excellence can help you find a free or low-cost provider and enroll you in Medi-Cal or one of the Patient Assistance Programs described below.

Locations are listed here: [www.GetPrEPLA.com/centers-of-excellence/](http://www.GetPrEPLA.com/centers-of-excellence/)

## PrEP Patient Assistance Programs

### Financial Coverage for Medical Visits and Laboratory Tests

#### California PrEP Assistance Program (PrEP-AP)

- **To enroll**, visit a PrEP-AP enrollment site to meet with a PrEP-AP certified enrollment worker. Locations can be found here: [bit.ly/3xklm0E](http://bit.ly/3xklm0E)
- **Who is eligible?**
  - People who are uninsured, but there are two exceptions:
    - Patients who have insurance through their parents or spouse, but do not want to use that insurance (usually to protect their privacy) can use PrEP-AP to cover the costs of medication and related medical services at no cost to them.
    - Patients on Medicare who reach the coverage gap limit of \$4,430 commonly referred to as the “donut hole.” PrEP-AP will cover the cost of medication until this resets.
  - Income must be under 500% FPL. Proof of income or income affidavits are required.
  - Must be a resident of California; legal U.S. residency is not required.
- For more information: [www.cdph.ca.gov/Programs/CID/DOA/Pages/OA\\_adap\\_resources\\_prepAP.aspx](http://www.cdph.ca.gov/Programs/CID/DOA/Pages/OA_adap_resources_prepAP.aspx)

### Financial Coverage for Cost of PrEP Medications (2 Options)

#### Manufacturer Patient Assistance Programs

- **People with insurance** that does not cover prescription medications can access PrEP through Manufacturer Patient Assistance Programs to help with the cost.
  - Gilead Patient Assistance Program – Covers the cost of oral PrEP (Truvada or Descovy)
  - ViiV Patient Assistance Program – Covers the cost of injectable PrEP (Apretude)
- **People with no insurance**, including undocumented persons, can access PrEP through Manufacturer Patient Assistance Programs to cover the cost of the prescription. Related medical services need to be covered by PrEP-AP.
- **Who is eligible?**

People whose income is at, or below, 500% FPL (will need proof of income or income affidavits)

  - Assistance from a PrEP Navigator is strongly encouraged.
- **Apply here:**
  - For Gilead: [www.gileadadvancingaccess.com](http://www.gileadadvancingaccess.com)
  - For ViiV: [www.viivconnect.com](http://www.viivconnect.com)

#### Ready-Set-PrEP

- Ready-Set-PrEP only covers the costs of oral PrEP (Truvada or Descovy)
- **People with no insurance**, including undocumented persons, can access PrEP through the “Ready-Set-PrEP” Program to cover the cost of the prescription. Individuals are financially responsible for related medical services. Related medical services need to be covered by PrEP-AP.
- **Who is eligible?**

People with no health insurance that covers prescription drugs.

  - Assistance from a PrEP Navigator is strongly encouraged
- **Apply here:** [ReadySetPrEP.hiv.gov](http://ReadySetPrEP.hiv.gov)

