

Paying for PrEP and PEP: Addressing Financial Barriers through Benefits Navigation



Handouts

Payment Options for PrEP

Public and Private Health Insurance

Commercial Insurance	<ul style="list-style-type: none">• Most commercial insurances cover PrEP.• Coverage varies based on plan. There may be deductibles and co-payments.
Medicaid	<ul style="list-style-type: none">• PrEP should be covered, but Medicaid coverage of services may vary by state.
Medicare	<ul style="list-style-type: none">• PrEP may be covered if client has Medicare Part D and Medicare Advantage plan, though costs and coverage may vary.
TRICARE	<ul style="list-style-type: none">• PrEP is covered, but costs may vary based on beneficiary category.
Veteran's Affairs	<ul style="list-style-type: none">• PrEP is covered.

Patient Assistance Programs

Gilead Advancing Access Medication Assistance Program	<ul style="list-style-type: none">• Provides medication for uninsured clients, or clients without medication coverage.
Gilead Advancing Access Co-Pay Assistance Program	<ul style="list-style-type: none">• Provides co-pay coupons (max \$3600/year) for insured clients to help with medication co-payments.
Patient Advocate Foundation Co-Pay Relief	<ul style="list-style-type: none">• Award amount (max \$7500/year) can be applied towards medication co-payments, co-insurance and deductibles for insured clients.

Payment Options for PEP

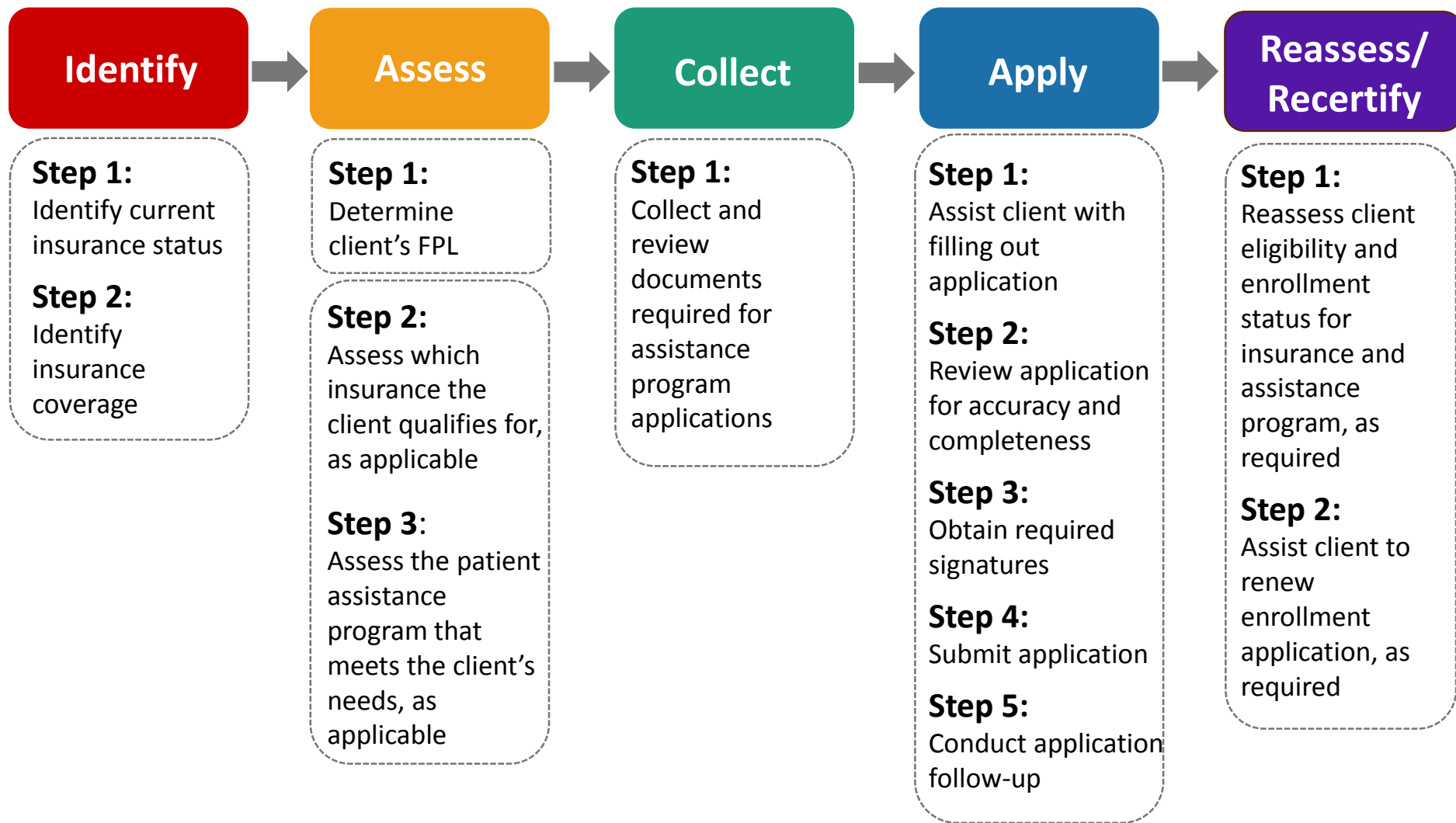
Public and Private Health Insurance

Commercial Insurance	<ul style="list-style-type: none">• PEP coverage varies based on plan. There may be deductibles and co-payments.
Medicaid	<ul style="list-style-type: none">• PEP should be covered, but Medicaid coverage of services may vary by state.
Medicare	<ul style="list-style-type: none">• PEP may be covered if client has Medicare Part D and Medicare Advantage plan, though costs and coverage may vary.
TRICARE	<ul style="list-style-type: none">• PEP is covered, but costs may vary based on beneficiary category.
Veteran's Affairs	<ul style="list-style-type: none">• PEP is covered.

Patient Assistance Programs

Medication Assistance Programs	<ul style="list-style-type: none">• Most pharmaceutical manufacturers provide medication assistance for uninsured and underinsured clients
Co-Pay Victims Assistance Program <i>(varies by state and locality)</i>	<ul style="list-style-type: none">• Most pharmaceutical manufacturers offer assistance for medication co-payment for commercially insured clients.
Patient Advocate Foundation Co-Pay Relief	<ul style="list-style-type: none">• Award amount (max \$7500/year) can be applied towards medication co-payments, co-insurance and deductibles for insured clients.

Benefits Navigation Model



Assess: Step 1 — Task 4

How do these FPLs relate to benefits navigation?

