



PrEP: Health Insurance Access and Barriers

The AIDS Institute

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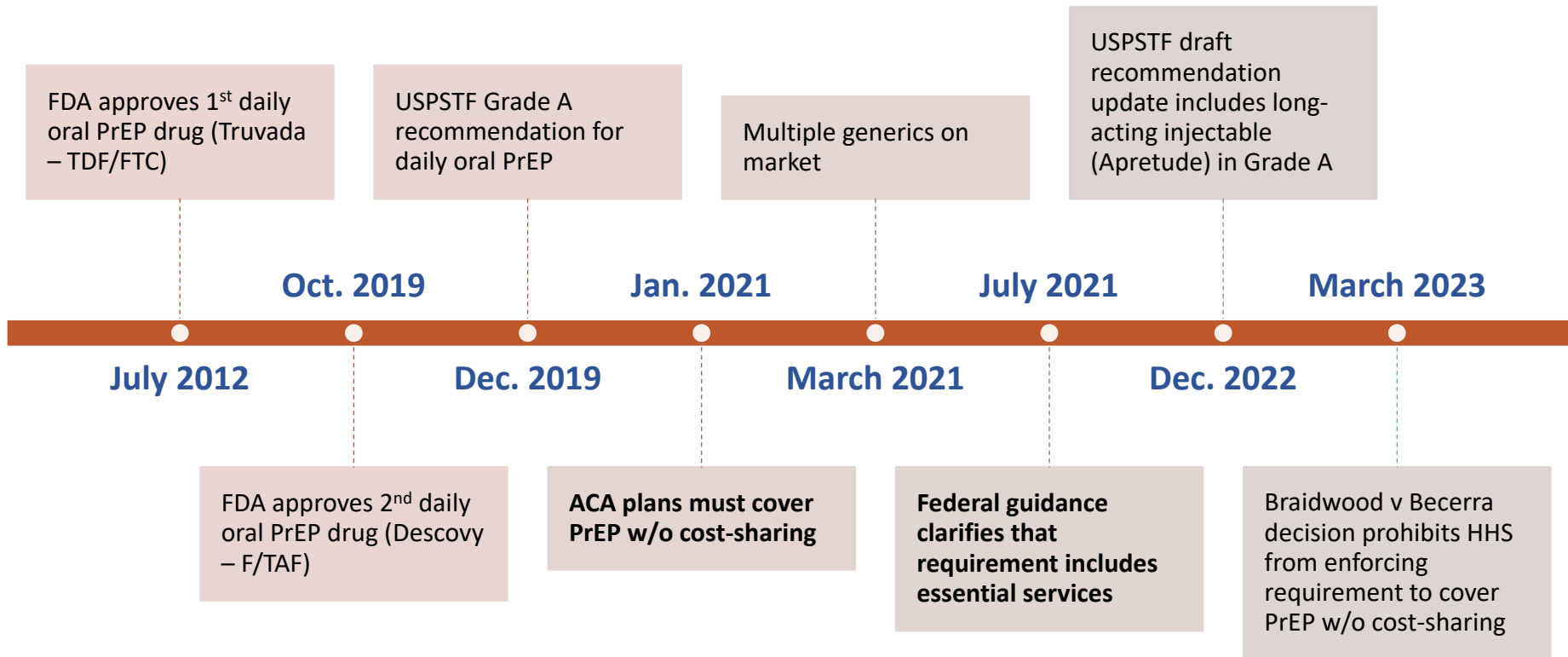
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Comprehensive PrEP

Pre-exposure prophylaxis (PrEP) is not just a prescription drug to prevent the acquisition of HIV; it is inclusive of the medication, medical labs, doctors visits, initial and ongoing tests, and support services necessary to stay on PrEP.



Timeline of PrEP



The Health Insurance Landscape

Access to PrEP can vary depending on the type of health.

- Medicare
 - Medicaid
 - Veterans health care
 - TriCare
 - Employer-sponsored
 - Individual market
 - Off-market
 - Uninsured
- Public
- Private



Health Insurance: Public Programs

- **Medicare**
 - Federal program
 - Part B = physician administered Rx, Part D = prescription Rx
 - Eligibility:
 - people age 65+
 - <65 with disability
 - **PrEP is covered by all Medicare PDPs, but copay may still be required**
 - **NCD under review by CMS for provider-administered PrEP**

Health Insurance: Public Programs

- Medicare
- **Medicaid & CHIP**
 - Joint federal & state program
 - Can be “Dually Eligible” for Medicaid & Medicare
 - Eligibility:
 - Low-income individuals
 - Qualified Pregnant women and children
 - Individuals receiving SSI
 - Total % of US population: ~18.9%
 - **All 50 states cover PrEP as well as provider visits for counseling, initiation, and ongoing treatment**

Health Insurance: Public Programs

- Medicare
- Medicaid & CHIP
- **Veterans health care**
- Federal program specifically for individuals who have served in US armed forces
- Eligibility:
 - Served in active-duty military, naval, or air service, with 24 continuous months
 - Served prior to 1980
- Total % of US population: ~1%
- **PrEP is available through VA, may have copay**

Health Insurance: Public Programs

- Medicare
- Medicaid & CHIP
- VA
- **TriCare**
- Federal program for uniformed service members & their families
- Eligibility:
 - Service members & families, retired service members (not eligible for VA)
 - National Guard/Reserves members & families
- Total % of US population: ~2.5%
- **PrEP is available through TriCare, may have copay**

Health Insurance: Private Plans

- Medicare
- Medicaid & CHIP
- VA
- TriCare
- **Employer-sponsored**
- Private insurance
- Vast majority of Americans have insurance through employer
- Not subject to all ACA requirements
- Eligibility:
 - Current or former employee (COBRA)
- Total % of US population: ~54%
- **Most insurance plans are required to cover some form of PrEP free of cost**

Health Insurance: Private Plans

- Medicare
- Medicaid & CHIP
- VA
- TriCare
- Employer-sponsored
- **Individual market**
- Private insurance offered through ACA exchanges
- More regulated than Employer-sponsored
- Eligibility:
 - Current or former employee
 - Income based subsidies
- Total % of US population: ~4%
 - ~90% of marketplace enrollees received subsidies in 2022
- **ACA plans are required to cover at least one form of PrEP without cost-sharing**

Health Insurance: Public Plans

- Medicare
- Medicaid & CHIP
- VA
- TriCare
- Employer-sponsored
- Individual market
- **Off-market**
- Private insurance
- Not subjected to ACA rules, often “skimpy” plans
- Eligibility:
 - Anyone can purchase
- Total % of US population: ~6.5%
- **PrEP is not a guaranteed covered item**

Health Insurance: Uninsured

- Medicare
 - Medicaid & CHIP
 - VA
 - TriCare
 - Employer-sponsored
 - Individual market
 - Off-market
 - **Uninsured**
- Individuals who are not enrolled in any health insurance program or plan
 - Uninsured rate reached all-time low in 2022
 - Total % of US population: ~8%
 - **PrEP can be accessed through state PrEP assistance programs, Ready, Set, PrEP program, or directly through manufacturer assistance programs**

Standing in the Way of PrEP

Health insurance is the key to health care and to ending the HIV epidemic; However, PrEP remains out of reach for millions of Americans due to a variety of health insurance barriers:

- Out-of-pocket costs
- Utilization management
- Regulatory compliance

Additionally, legal threats have created confusion for PrEP users and put PrEP access at risk

- Braidwood v. Becerra

Regulatory Compliance

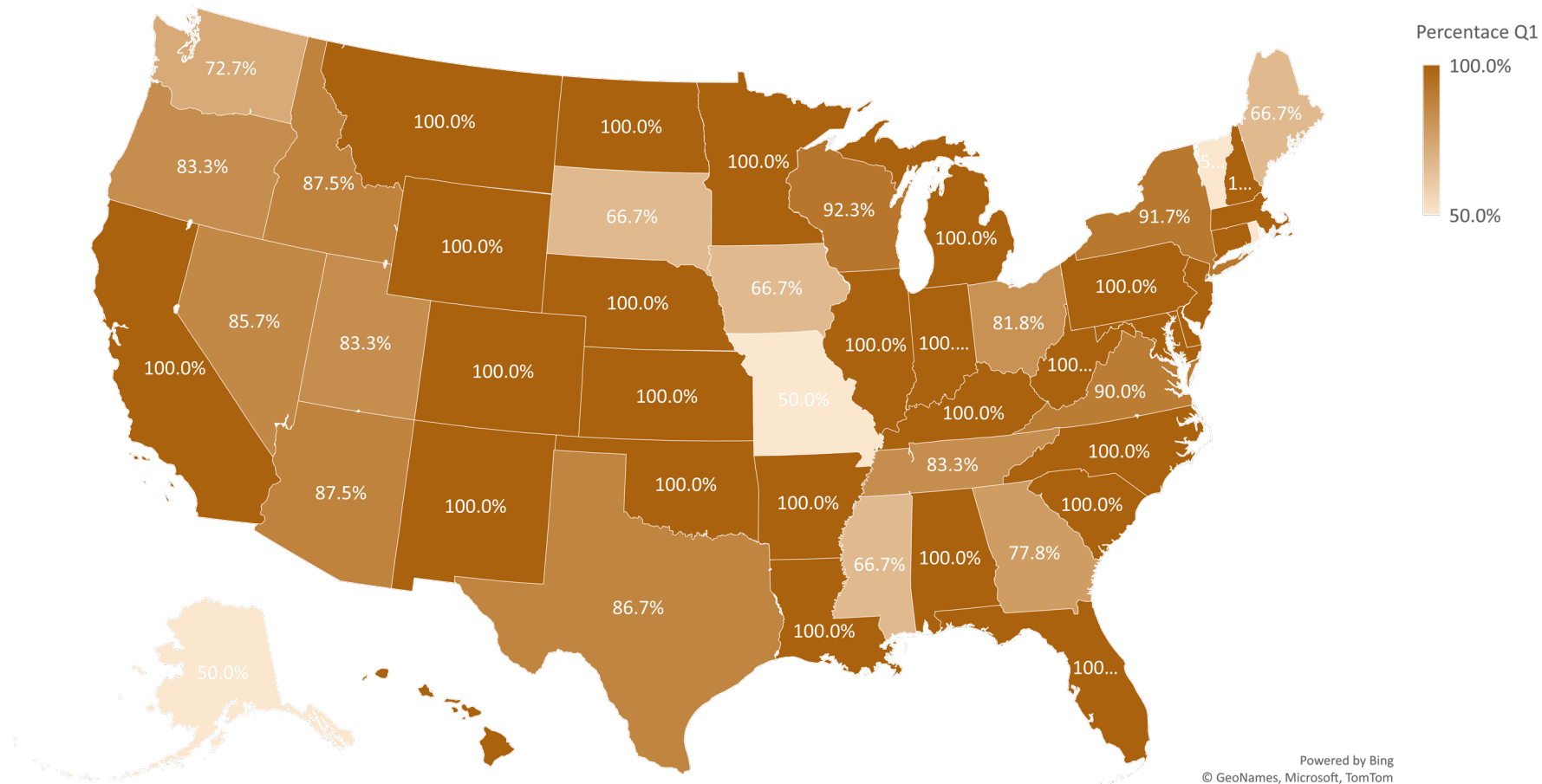
Despite laws and regulation in place, issuers often fail to comply with cost sharing requirements

United States Preventive Services Task Force gave PrEP a “Grade A” requiring health insurance plans to cover it without cost-sharing starting in January 2021. HHS issues guidance clarifying the recommendation applies to the Rx *and* to essential labs and services needed to maintain a PrEP prescription.

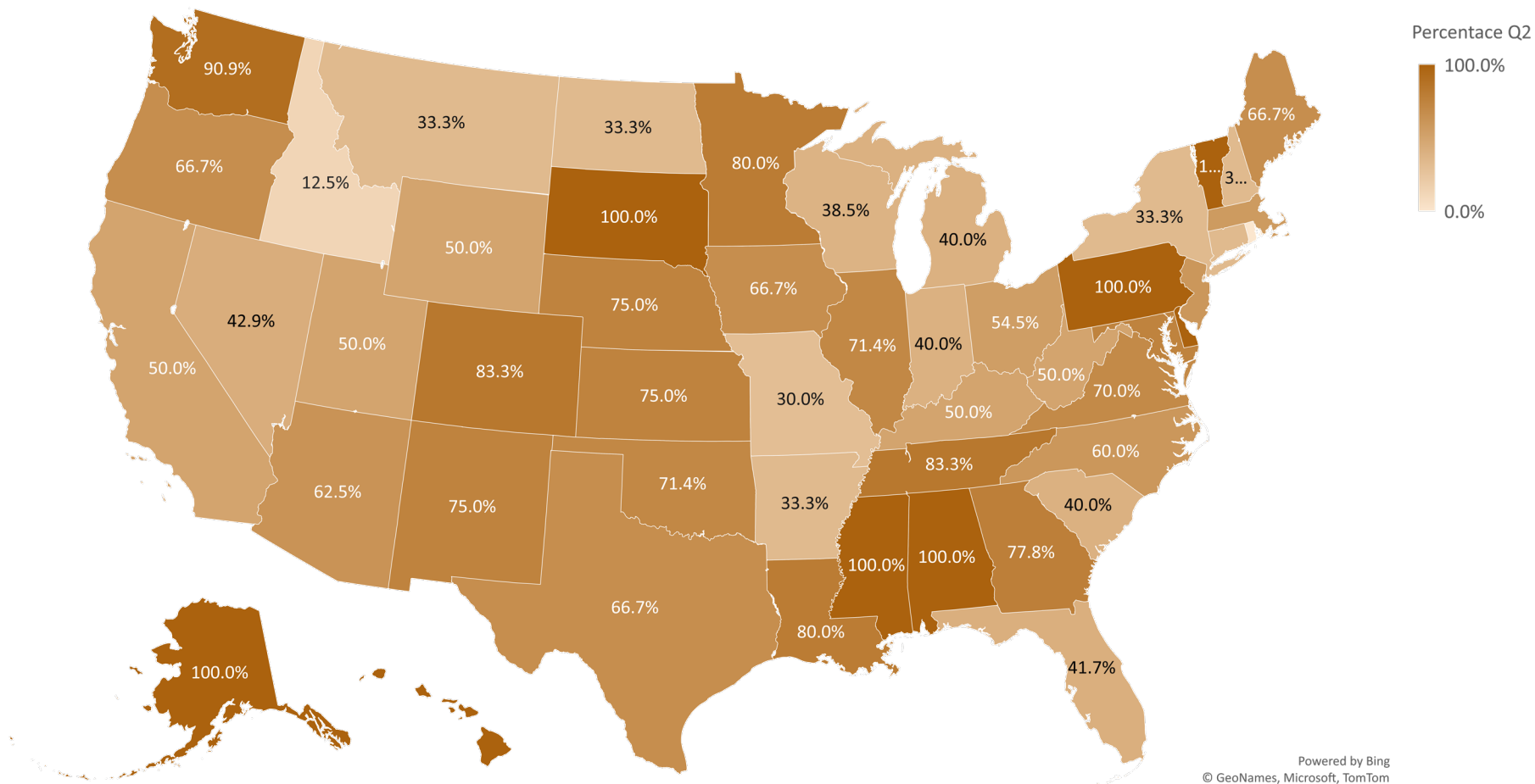
2023 Marketplace Plans:

Would Enrollees Know that PrEP is Covered Without Cost-Sharing?	Yes	No
1: At least 1 PrEP drug included in plan’s formulary without cost-sharing	91%	9%
2: PrEP is included on a preventive services list	59%	41%
3: PrEP essential services are clearly listed with \$0 cost-sharing	26%	74%

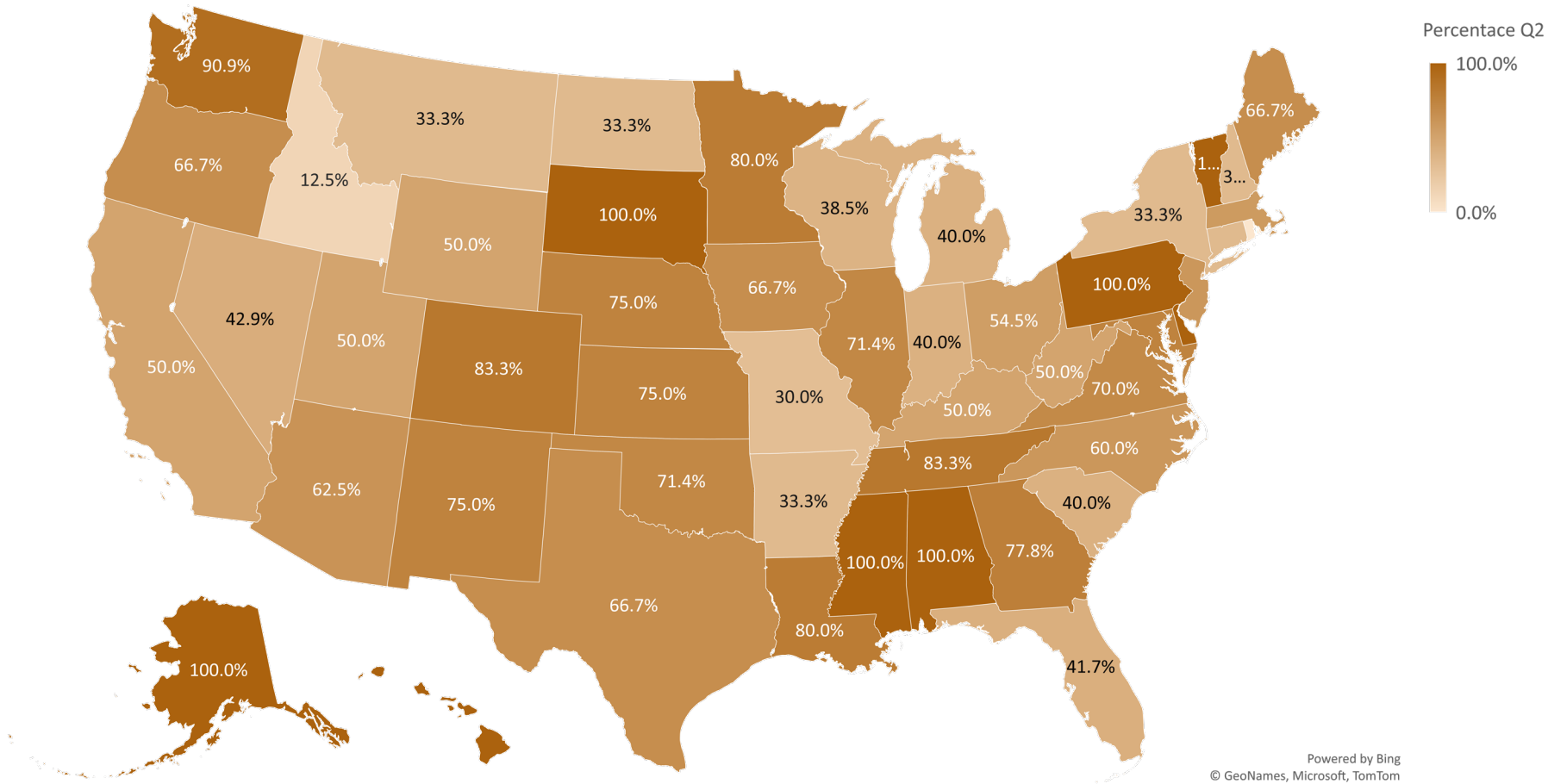
Q1: Is one version of PrEP clearly listed as available without cost sharing in the drug formulary?



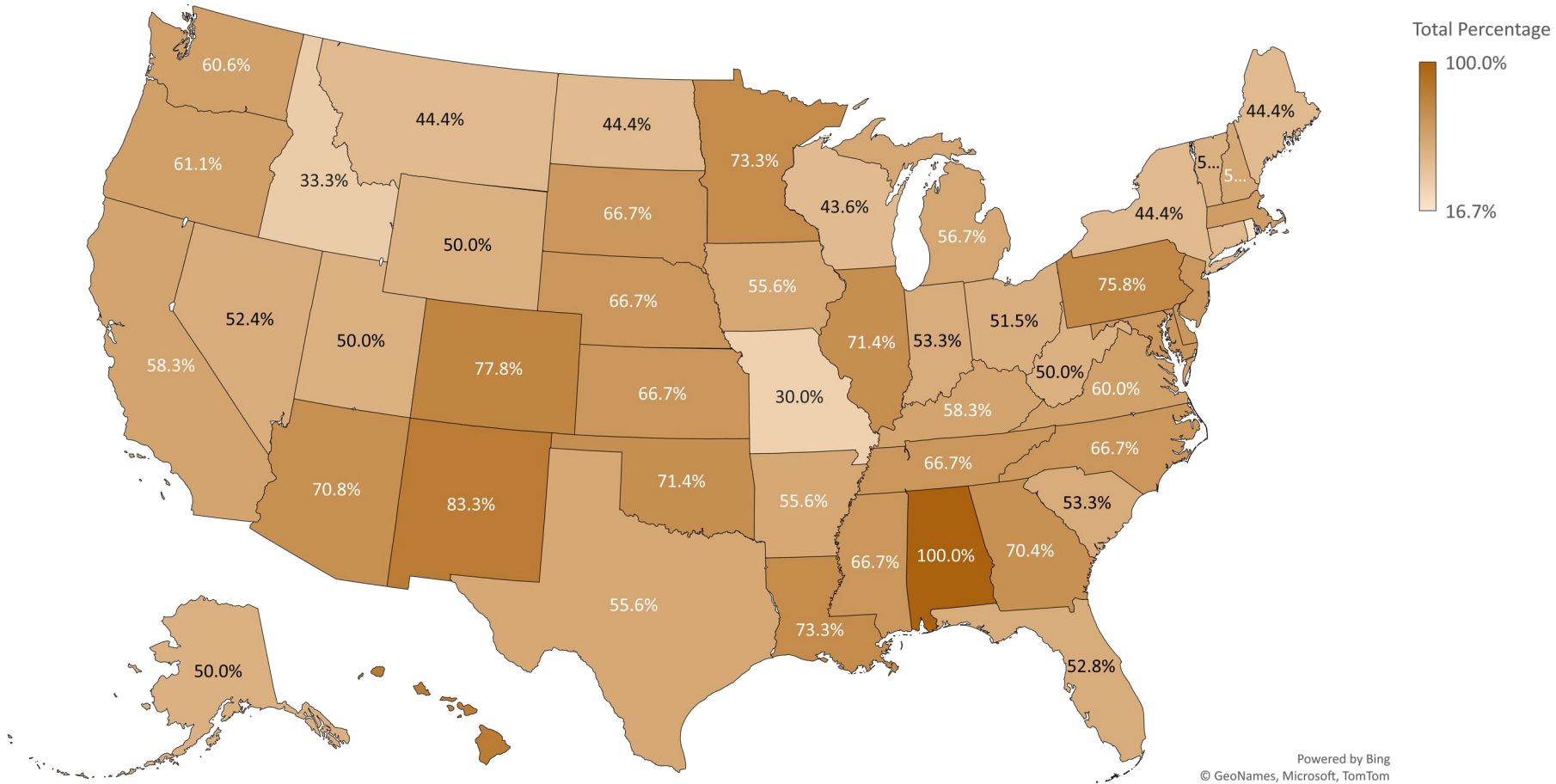
Q2: In plan document, is PrEP listed as a preventive service?



Q3: In plan documents are PrEP ancillary services listed as covered without cost-sharing?



Combined Questions 1, 2, 3



2023 Oregon Marketplace Plans

Issuer	Q1. 1 version of PrEP listed as \$0 cost sharing?	Q2. PrEP listed as preventive service?	Q3. PrEP ancillary services listed as \$0 cost sharing?
Bridge Span	Yes	No	No
Kaiser	No	Yes	Yes
Moda	Yes	Yes	Yes
PacificSource	Yes	No	No
Providence	Yes	Yes	Yes
Regence	Yes	Yes	No

Where Are We With Braidwood?

Plans are not prohibited from providing preventive services without cost-sharing.

Coverage for preventive services will continue in many plans

- Plans required to cover essential health benefits (EHBs)
- States with mandated preventive services coverage
- Employers may not want to erect barriers to preventive care

Ending the HIV Epidemic

To end the HIV Epidemic these insurance programs and plans must be coordinated and collaborative to ensure broad access to prevention, care, and treatment.

Goal: 2030

The Four Pillars of the Ending the HIV Epidemic Initiative:

Diagnose, Treat, **Prevent**, Respond

- Prevent new HIV transmissions by using proven interventions, including PrEP and syringe service programs (SSPs)
 - Scale up prevention intervention strategies, expand PrEP services, and launch a national PrEP program for free medications

National PrEP Program

Despite an effective prevention method on the market since 2012, very few people who would benefit from PrEP are taking it.

- Only 30% of the 1.2 million people who could benefit from PrEP were prescribed PrEP in 2021
- Significant disparities exist in PrEP prescription and usage

The Solution: Ready, Set, PrEP

- HHS launched this free drug program in 2019
- Intended to address cost barriers for uninsured
- Relies on Community Health Centers, STI clinics, family planning clinics, and local health departments as primary provider sources

“If you build it, they will come.” They did not come.

- Ready, Set, PrEP is limited to 200,000 people per year through 2030
- Does not cover costs of clinic visits or labs
- Only offers single high-cost, oral, brand drug
- Does not expand the capacity of workforce to provide PrEP

White House Proposes Expansion through NP³

- President’s proposed 2024 budget of \$237 million
 - Advances equitable PrEP access; eliminates costs for enabling services; expands provider network
- Requires state Medicaid & CHIP programs to cover PrEP and services at no cost
- Builds on Ryan White systems but does not take away from RW funding

Improving Access

What Can You Do?

1. Contact your state insurance commissioner regarding compliance with USPSTF (<https://content.naic.org/state-insurance-departments>)
2. Check for a state PrEP Assistance Program (<https://nastad.org/prepcost-resources/prep-assistance-programs>)

Thank You

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