

PrEP Coverage and Assistance Programs in California by Insurance Type

Non-Medicare

Insurance Type	Truvada/F-TDF	Descovy/F-TAF	Biktarvy PEP	Tivicay PEP	Lab/provider costs
			If possible, dispense F-TDF starter pack in case of delays at pharmacy		
Uninsured <500% FPL	Gilead PAP (For F-TDF prescribe branded med, “do not substitute”) If has used GAA already while Medicaid-eligible and remains Medicaid-eligible, use HHS			Viiv Connect	PrEPAP
Uninsured >500% FPL	HHS “Ready Set PrEP” (For F-TDF prescribe branded med, “do not substitute”)		Consider 2-drug F-TDF PEP using HHS “Ready Set PrEP”		Enroll in any local coverage available, or refer to free clinics, or MISTR
Medi-Cal	<ul style="list-style-type: none"> PrEP/PEP covered 100% Prescribe branded med, “do not substitute” Ensure Rx is run with the “state carve-out” (use state Medi-Cal #, not managed care plan #) Watch out for pharmacy network restrictions 				Fully covered
Private (non-Kaiser)	<ul style="list-style-type: none"> Almost all insurance requires generic and is \$0 If owes copay and this is a barrier, screen for PrEPAP eligibility 	<ul style="list-style-type: none"> May require PA Gilead Copay Card for any OOP costs 	Almost always no PA. Gilead Copay Card for any OOP costs.	Almost always no PA. Viiv Card for any OOP costs.	Almost all insurance covers at \$0 If owes cost share, refer to PrEPAP or free telemed
	Watch out for pharmacy network restrictions				
Kaiser	Kaiser will counsel patient, usually \$0	Kaiser will counsel patient	Dispense F-TDF starter pack, refer to Kaiser for full course		Kaiser will counsel patient, usually \$0
VA	Refer to patient’s VA campus				
Tricare	≤\$13 copay	≤\$33 copay	≤\$33 copay	≤\$33 copay	Generally regarded as affordable
Minor or has insurance, but privacy concerns	PrEPAP				

Medicare

Patient status		Truvada/F-TDF	Descovy/F-TAF	Biktarvy PEP	Tivicay PEP	Lab/provider costs
>500% FPL	Has Rx coverage	Have pt pay the 25% co-insurance (\$10 at a pharmacy with good F-TDF prices)	<p>This could be expensive.</p> <p>First Rx to a specialty pharmacy that can tell you share of cost. Then if needed:</p> <p>1) Consider 2-drug F-TDF PEP, or</p> <p>2) If lives in high cost of living county, consider PAF:</p> <p>https://copays.org/funds/hiv-aids-and-prevention/</p>			<p>Covered by Part B</p> <p>If owes cost share, consider referral to free telemed</p>
	No Rx coverage	HHS "Ready Set PrEP"		Consider 2-drug F-TDF PEP using HHS "Ready Set PrEP"		
<500% FPL	Has Rx coverage	PrEPAP				PrEPAP
	No Rx coverage	Gilead PAP			Viiv Connect	