



Additional Options for Paying for HIV Care

Below are other coverage opportunities to consider.

April 1, 2026 By [Tim Murphy](#)

In addition to work-related coverage, plans through the Affordable Care Act, the AIDS Drug Assistance Program (ADAP), Medicaid or Medicare, here are more possibilities for covering costs:

> Veterans Administration. If you served in the military and weren't dishonorably discharged, you are generally eligible for health care through the federal VA, which includes what is considered very good HIV care.

> Pharmaceutical patient assistance programs (PAPs). If you don't have access to any coverage programs, including ADAP, you can apply to see if you're eligible to get HIV medications directly from the drugmakers at low or no cost. Search for the drug name in question online alongside "patient assistance program." These are the links for the programs of the two biggest HIV drugmakers: [Gilead](#) (whose meds include Biktarvy, Yeztugo and Descovy) and [Viiv](#) (whose meds include Cabenuva, Dovato, Triumeq and Tivicay).

> Support from foundations. [Patient Access Network](#), [Patient Advocate Foundation](#), [HealthWell Foundation](#) and [Good Days](#) are among the many foundations that provide payment assistance on expensive, crucial medications.

> Federally Qualified Health Centers (FQHCs). These are government-funded health centers that, thanks to a complex government program called 340B, often have pharmacies able to sell many meds at steep discounts — perhaps steep enough that you can pay for them out of pocket. Find FQHCs near you at [this U.S. government website](#) or ask your local HIV/AIDS services agency or health department for a connection.
