POZ

Blue Cross Blue Shield Accused of Not Covering Certain HIV Meds

Mississippi Commissioner asked to investigate insurer’s exclusion of HIV treatment and prevention meds despite federal requirements.

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On June 1, the HIV+Hepatitis Policy Institute, an advocacy and research organization, submitted a formal complaint to the Mississippi Insurance Department against Blue Cross Blue Shield (BCBS) Mississippi for violating federal preventive health coverage requirements by covering only one of four available pre-exposure prophylaxis (PrEP) medications for HIV prevention as well as for deeming long-acting injectables to treat HIV as “not medically necessary.”

“We would like to note the importance of coverage of antiretrovirals for the prevention and treatment of HIV for the people of Mississippi, who face an exceptionally high HIV burden, with the third-highest incidence of HIV among all states in 2022. It will be difficult for Mississippians to protect their health without access to newer long-acting antiretroviral formulations,” reads the formal statement from HIV+Hep.

To date, the Food and Drug Administration (FDA) has approved four forms of PrEP: Truvada and Descovy are daily pills; Apretude is a shot given every two months; and Yeztugo is a twice-yearly injectable that is highly effective in women, gay men and gender-diverse populations. Due to insufficient evidence, Descovy is not yet indicated as PrEP for cisgender women and trans men. Generic (and much cheaper) versions of Truvada are available. To learn more about PrEP, see the POZ Basics on HIV Prevention: Pre-Exposure Prophylaxis (PrEP).

Under the rules of the Affordable Care Act (ACA, or Obamacare), health insurers must cover preventive health services that receive an A or B grade from the U.S. Preventive Services Task Force (USPSTF). In August 2023, USPSTF gave an A grade to all three forms of PrEP that had been approved at that time: Truvada, Descovy and Apretude. (Yeztugo, also known as lenacapavir, was approved in 2025; advocates urge health care insurers to cover it as well.)

HIV+Hep alleges that BCBS Mississippi covers only generic Truvada and not newer PrEP medications, like long-acting injectable Yeztugo, citing the insurer's Preventive Health Services policies and coverage webpages, and also does not cover long-acting injectables for HIV treatment, like Cabenuva.

"BCBSMS has medical policies that state explicitly that Cabenuva (cabotegravir/rilpivirine), the first and only complete treatment regimen available as a long-acting injectable, as well as Apretude and Yeztugo are "considered not medically necessary" HIV treatment or PrEP, respectively, "as there are other alternatives covered by the plan." In its statement, HIV+Hep explains, "The alternative medications cited on a BCBSMS formulary search tool include nine daily oral single-tablet regimens and seven single- or two-drug medications that cannot be safely taken without additional antiretroviral components."

HIV medications are highly effective and convenient. Many require just one pill a day or an injection every other month. People with HIV who achieve and maintain viral suppression experience slower disease progression, enjoy better overall health and are less likely to develop opportunistic illnesses. What's more, people with an undetectable viral load don't transmit HIV to others through sex. This is known as treatment as prevention, or Undetectable Equals Untransmittable (U=U).

Blue Cross Blue Shield of Mississippi's director of corporate communications, Cayla Mangrum, issued a statement to 16 WAPT News that reads in part:

"Blue Cross & Blue Shield of Mississippi covers Pre-Exposure Prophylaxis (PrEP) without cost sharing and Human Immunodeficiency Virus (HIV) medications. Blue Cross & Blue Shield of Mississippi is unable to respond to general allegations regarding a broad class of medications without specific information concerning the medication(s) referenced."

The present accusation comes just a month after HIV+Hep accused Highmark Blue Cross Blue Shield in Virginia, Pennsylvania and Delaware diverting funds from drug manufacturers that were meant to assist consumers with co-pays and splitting them between itself and a third-party vendor. In 2022, Blue Cross Blue Shield North Carolina was also accused of hindering HIV treatment regimens by placing all HIV medications on the most expensive tiers. To learn more about both incidents, read "Healthcare Insurer Questioned on Diverting HIV, Hepatitis Copay Assistance" and "Blue Cross and Blue Shield Accused of Placing Most HIV Drugs into Highest Tiers."
