Advocates Claim HIV Discrimination by Florida Health Insurers

May 30, 2014

Two nonprofit advocacy groups claim four insurance companies in Florida that provide policies under the Affordable Care Act (a.k.a. the health care reform law, or ACA) are discriminating against people with HIV/AIDS, the Miami Herald reports. The ACA ended denial of coverage for pre-existing conditions, including HIV/AIDS.

The AIDS Institute and the National Health Law Program have filed a complaint with the U.S. Department of Health and Human Services (HHS) claiming that CoventryOne, Cigna, Humana and Preferred Medical put HIV drugs on their most expensive tiers to purposely discourage enrollment by people living with the virus.

The companies classified both brand-name and generic HIV drugs as their most expensive. The companies also required prior authorization for at least some HIV drugs. These four companies are out of the norm compared with other Florida insurers, such as Florida Blue, which has placed HIV drugs on its least expensive tiers.

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