



Health Insurers Must Cover All PreP

The three FDA-approved versions are included.

January 6, 2025 By [Trent Straube](#)

The federal government now requires health insurers to cover the three forms of pre-exposure prophylaxis (PrEP) to prevent HIV—including two daily tablet regimens and a long-acting injectable. What’s more, the health plans must cover related PrEP services without cost-sharing and cannot force patients to choose one form of PrEP over another.

The updated guidance was issued October 21 via an FAQs about the Affordable Care Act released jointly by the departments of Labor, Health and Human Services, and Treasury.

Earlier in 2024, over 60 HIV advocacy groups had requested that federal health leadership offer clarity on PrEP coverage. Many HIV advocates issued statements praising the guidance.

“With low uptake of PrEP among the communities most impacted by HIV, this insurance coverage requirement with zero cost-sharing will help jump-start the use of more effective forms of PrEP and lead to fewer HIV transmissions,” says Carl Schmid, executive director of HIV+Hepatitis Policy Institute. “We are grateful to the Biden-Harris administration for responding to our request to issue this guidance. Without it, we feel some insurers would continue to only cover daily oral PrEP and not provide PrEP users with the choice they need. With up to a third of privately insured PrEP users still being charged cost-sharing, we must ensure that both federal and state regulators vigorously enforce PrEP coverage requirements.”

To date, the Food and Drug Administration (FDA) has approved three forms of PrEP: Truvada and Descovy are daily pills; Apretude is a shot given every two months. Generic (and much cheaper) versions of Truvada are available.

A twice-yearly injectable, lenacapavir as PrEP may be added to prevention options in the near future, as clinical trial results have shown it to be highly effective in women, gay men and gender-diverse populations.

It remains unclear whether insurers must cover forms of PrEP that receive approval in the future.

© 2026 Smart + Strong All Rights Reserved.

<http://beta.docker.poz.com/article/health-insurers-must-cover-prep>