



Insurer Agrees to Cover Common HIV Drugs

The Maine health plan responded to a discrimination complaint.

February 10, 2025 By [Trent Straube](#)

Harvard Pilgrim Health Care's health insurance plans in Maine reversed course and will now cover Biktarvy along with four other HIV medications. The change came about after health advocates led by the HIV+Hepatitis Policy Institute filed a discrimination complaint with the Maine Bureau of Insurance, which investigated the matter.

HIV+Hep filed similar complaints against Harvard Pilgrim plans in Rhode Island and New Hampshire. The advocacy group notes that Rhode Island health insurance officials had rejected the advocates' discrimination claim against Harvard Pilgrim.

Biktarvy (bictegravir/tenofovir alafenamide/emtricitabine) is the most commonly prescribed HIV therapy today; indeed, about half of people on HIV treatment take this combo pill, according to HIV+Hep. The once-daily single-tablet regimen, manufactured by Gilead Sciences, was approved by the Food and Drug Administration in 2018.

National HIV treatment guidelines list four recommended regimens for initial therapy and alternatives for specific situations. It is standard practice for health insurance plans to cover these treatments; failure to do so is considered discriminatory.

Harvard Pilgrim Health Care (also known as Point32 Health) in Maine will now cover those regimens. Harvard Pilgrim is one of two options for people who are enrolled in the Maine AIDS Drug Assistance Program.

"While this action is certainly welcome, the fact remains that Harvard Pilgrim removed lifesaving HIV drugs from its coverage formulary, disrupted the treatment of people living with HIV and violated the nondiscrimination protections [of the Affordable Care Act (ACA), or Obamacare]," said Carl Schmid, executive director of HIV+Hep. "This demonstrates the need for greater oversight of

the health insurance industry and enforcement of the safeguards in place to protect patients against the abuse of insurers.”

The Maine Bureau of Insurance noted that as a result of its investigation, all health insurance plans available on [CoverMe.gov](#) (the website for Maine’s health insurance marketplace) will cover Biktarvy on their 2025 formulary plans.

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