



Navigating the Search for Access to HIV Care

Below are tips for making an often-maddening process easier.

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

The journey to acquiring support can be a steep climb, so here are some steps to make the search more manageable:

>Enlist help. The most valuable tip may be to find someone like a benefits specialist or linkage-to-care coordinator who can expertly figure out what options you're eligible for and how to access them. Start by calling your [nearest HIV/AIDS services agency](#) to see if they have someone like this. You can also call your city or state health department.

>Keep records and notes. Throw away nothing related to your health coverage or that can help document your financial status, such as tax records, paycheck stubs (paper or digital) and utility bills. You may need them. Additionally, when you're on long and frustrating calls related to your health coverage, either write or type notes so that you don't forget key details going forward.

>Mind your income. Nobody wants to limit their earning power, but the truth is that many coverage options — from Medicaid to the AIDS Drug Assistance Program (ADAP) to patient assistance programs — are income-restricted, so it helps to know what the income cut-offs are. You might be just a few thousand dollars off from qualifying and tweaking anything from your work hours to the deductions you make on your tax forms (if you're self-employed) could put you in the eligibility zone. One more tip: Especially if you live near a state border, find out what ADAP income limits are in the neighboring state. They may be more generous. If it's not too prohibitive, you may want to consider moving.

>Take a deep breath. It can be frustrating that securing HIV meds and care coverage can be so much work. But remember that if you explore all your options methodically, you're almost definitely going to find a fix — it just may take some time and patience. Maybe one day we'll have a federal government that gives us more rather than fewer options. In the meantime, remember that there are lots of people out there — from service providers and advocates to state and local health departments and even drugmakers — who want you to stay on your meds and care. Find them and ask for help.

