



Report Finds Widespread Confusion on No-Cost Coverage of PrEP to Prevent HIV

Poor information about PrEP HIV in marketplace health plans may deter people from accessing prevention, writes The AIDS Institute.

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April 24, 2026 — The AIDS Institute today released a new [report](#), finding that most health insurance plans available through the Affordable Care Act Marketplace fail to clearly communicate that pre-exposure prophylaxis (PrEP) and related services must be covered without cost-sharing.

The analysis of 310 plans nationwide found that 60 percent received a failing grade based on how clearly they present PrEP coverage information. While most plans indicate that at least one oral PrEP medication is covered without cost, major gaps remain. Eighty-four percent of plans do not clearly show that all forms of PrEP are covered without cost, and nearly two-thirds fail to clearly indicate that related services such as lab tests and provider visits are also free.

“PrEP should be one of the most accessible tools we have to prevent HIV, but unclear and inconsistent insurance information is creating unnecessary barriers,” said Nick Armstrong, Manager of Advocacy & Government Affairs at The AIDS Institute. “When plan documents fail to clearly state that PrEP is free, people may assume they cannot afford it or may not realize they have been improperly charged. That undermines both access and the intent of federal law.”

The report highlights concerns with long-acting injectable PrEP, a major advancement in HIV prevention. More than half of plans do not list any injectable PrEP option as covered without cost-sharing, and many omit these medications from formularies entirely or place them in ways that are difficult for consumers to find. These gaps create confusion for individuals trying to understand their coverage and for those attempting to challenge improper billing.

“When people have a question about what their health insurance plan covers, the first place they go is to the plan information on their websites. When that plan information isn’t clear or correct, people will go without necessary care like PrEP.” said Rachel Klein, Deputy Executive Director. “We urge health plans and state Insurance Commissioners to ensure that health plans are clearly telling their members about vital preventive care they are required by law to cover without cost-sharing.”

PrEP remains significantly underutilized in the United States, with major disparities in access across communities. Clear and transparent insurance information is essential to ensure that individuals vulnerable to HIV can access prevention without cost barriers. The report calls on insurers to clearly list all forms of PrEP and related services as covered without cost-sharing and urges state and federal regulators to strengthen oversight and enforcement of preventive services requirements.

To read the report and findings, please visit our website here:

<https://www.theaidsinstitute.org/research-reports-and-analyses/prep-report-2026>

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