HIV Treatment

HIV Drug Assistance Programs

Are you uninsured? If you do have health coverage, are your prescription co-pays or other co-insurance costs prohibitively expensive? Or does your health plan come with high medication deductibles that you can't afford? There are various types of assistance programs that may help:

- Co-payment Assistant Programs (CAPs)
- Patient Assistance Programs (PAPs)
- AIDS Drug Assistance Program (ADAP)
- Medicaid

Co-payment assistance programs (CAPs)

CAPs help people who have insurance to lower or eliminate the amount they owe as a deductible, co-insurance or co-payment for a specific medication. These are also referred to as cost-sharing assistance programs.

Patient Assistance Programs (PAPs)

PAPs offer free or low-cost HIV medications to people who do not qualify for any other insurance or assistance programs such as Medicaid, Medicare, or AIDS Drug Assistance Programs (ADAPs).

Many pharmaceutical companies offer CAPs and PAPs. In most cases, these programs only help cover the cost of a medication after it has been prescribed by a health care provider. The cost of the provider visit and any required lab testing to obtain the prescription are usually not covered. HIV.gov provides a list of CAPS and PAPs.

NASTAD also provides fact sheets that highlight PAPs and CAPS for brand-name drugs used to prevent HIV, treat HIV, and treat viral hepatitis.

PhRMA's Medicine Assistance Tool (MAT) helps patients, caregivers and health care providers find information about assistance programs from drug companies. MAT does not provide assistance directly—it points users to programs that may be available to them.

AIDS Drug Assistance Programs

The Ryan White CARE Act is the largest federally funded program for people with HIV. It provides

care and support services to people who don't have insurance or don't have enough coverage through their other plans. Ryan White also provides funding for AIDS Drug Assistance Programs. Click here to find info for the ADAP program in your state and for additional ADAP resources including other patient medication assistance programs.

Medicaid

Medicaid is a critical source of coverage of people living with HIV. Currently you can qualify for Medicaid if you have a low income and are part of a "categorically eligible" group (children, parents with dependent children, pregnant women, and people with disabilities). Each state establishes and administers their own Medicaid program but they are all required to cover certain mandatory benefits. Under the ACA, states have the option of expanding Medicaid eligibility to include people below certain income levels. You can apply for and enroll in Medicaid at any time. Click here for info on how to find out more about Medicaid options in your state.

Different assistance programs have different eligibility criteria based on the federal poverty level (FPL). Eligibility is based on last year's income. The figure is adjusted based on family or household size. A complete table is available here. Unless otherwise stated, companies ask for verification of income, usually in the form of a federal income tax return. Companies also generally consider household income, meaning that a married couple that files joint taxes will be judged on their combined income. People who file individual income tax returns will only have their individual income considered.

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