For Most With Insurance, HIV Prevention PrEP Must Now Be Free of Charge

But advocates will need to press state Medicaid and insurance officials to ensure the rule is implemented.

July 29, 2021 By AIDS United

For those of us living with and vulnerable to HIV, prevention efforts over recent years have grown beyond our wildest imaginations. Tools like PrEP and the concept of U=U (undetectable = untransmittable) have been transformational to our goal of ending the HIV epidemic. As of January 2021, insurers are not allowed to charge out-of-pocket fees for PrEP. Now, thanks to new rules issued by the Centers for Medicare and Medicaid Services, the Department of Labor and the Department of the Treasury, insurers cannot charge copays, coinsurance or deductibles for the clinic visits and lab tests required to maintain a PrEP prescription. Insurers have 60 days to comply with the new rule or risk penalties.

However, the change does not come without obstacles. Advocates will need to press state Medicaid authorities and state-level insurance oversight boards to ensure the change is implemented. With many insurers still charging for PrEP prescriptions, getting insurers to comply may be difficult over the next several months.

> Hey there! Are you on PrEP or want to be on PrEP? Great news, the prescription, clinic visits and lab fees are now required to be covered by your insurance.
>
> https://t.co/qzn0Snv9ki
>
> — AIDS United (@AIDS_United) July 25, 2021

The new rules also do not take into account those who are uninsured or underinsured. While

companies such as Gilead provide PrEP for free for those without insurance, those without insurance typically cannot pay for the cost of the frequent clinic visits or lab tests. Ensuring health care coverage for everyone living with and vulnerable to HIV is critical to ending the epidemic.

It is imperative that advocates do what they can to inform the estimated 285,000 individuals who are currently taking PrEP of the new rule — and the millions who would have their HIV risk lowered by being on PrEP. Because this change covers not only the prescription cost but also the cost of the clinic visit and lab fees, many advocates believe this will open the door to ensuring that any sexually active individual has access to PrEP.

This rule change is an important step forward that will bring us closer to ending the HIV epidemic in the United States. We celebrate the work of advocates from across the country who worked to make this change.

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