

# FAQS BILLING FOR PREP

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## DOES PRIVATE INSURANCE COVER PREP AND RELATED COSTS?

Commercial plans cover PrEP, however coverage varies by plan. Individuals should contact their plans directly to find out about coverage. [Helping Insured Patients Estimate PrEP Costs](#) can help your patients determine their insurance coverage, not only for the medication but also for office visits, lab work, copays, deductibles, etc. Patient assistance programs are available to help offset high out-of-pocket costs for insured individuals. (See below)

## DO FEDERALLY-FACILITATED AND STATE MARKETPLACES COVER PREP?

Individuals with coverage purchased through the Federally-Facilitated Marketplace or State Marketplace in your state should check with their individual plans as coverage varies.

## DOES MEDICAID COVER PREP?

Medicaid should cover medical costs related to PrEP. Check with an individual's health plan for specific coverage information. For those states which have not expanded Medicaid, single men are among those most impacted. Patient assistance options (see below) and partnerships with community based organizations can support you in helping patients navigate the payment system. (See below)

## DOES MEDICARE COVER PREP?

The coverage varies by plan and by state. Patients should contact their insurance plans for coverage details. [Helping Insured Patients Estimate PrEP Costs](#) can help them in discussions with their insurance plans.

## WHAT PATIENT ASSISTANCE PROGRAMS ARE AVAILABLE?

A few patient assistance available options are available although most of them help with payment for TDF-FTC and not for copays, deductibles, lab work and other associated costs. Please see [Getting Prepped](#) for more information on these and other patient assistance options. Also check with your state health department about possible patient assistance programs in your state.

## DOES THE RYAN WHITE AIDS PROGRAM PAY FOR PREP?

No, the Ryan White AIDS Program does not cover PrEP.

### **HOW CAN I GUARANTEE MINOR PATIENTS' CONFIDENTIALITY IN THE BILLING PROCESS?**

Some adolescent patients may have private insurance, but do not want their parents or guardians to know they are receiving PrEP. As you know, this is an issue with ramifications beyond insurance. Young people should be encouraged to involve their parents or guardians in the decision to start PrEP if possible; this could also help address the confidentiality issue. Section 4 of this toolkit addresses PrEP and Young People: Laws and Policies. The [State Policy Table](#) provides further guidance as to your state's minors' access and confidentiality laws.

### **HOW CAN I HELP MY PATIENTS NAVIGATE PREP COSTS?**

[Getting Prepped](#) provides a detailed overview of the insurance process for PrEP. [Helping Insured Patients Estimate PrEP Costs](#) provides guidance to patients in researching their insurance coverage.

### **WHAT ARE WAYS TO CAPTURE REVENUE AND CONTROL COSTS WHILE OFFERING PREP?**

There are some ways to capture revenue and control costs when offering PrEP within a small practice and/or when many of your patients may be uninsured or underinsured. Hiring a full- or part-time Benefits Counselor or PrEP Navigator who can help your patients assess their eligibility for public or private insurance and patient assistance programs could help your patients afford PrEP and maximize the revenue you capture.

Also, some community-based organizations (e.g., Federally Qualified Health Centers, community and free clinics, and public health clinics) can help with caring for low-income or uninsured patients. They may also be partners in serving your clients by coordinating benefits. For example, they might provide some ancillary services at reduced charge for your low-income or uninsured patients. Reach out to them and see how you might work together to serve your local community. Greater Than AIDS provides a [state directory of PrEP providers](#).