

## HELPING INSURED PATIENTS ESTIMATE PREP COSTS

Nearly all insurance plans cover PrEP, but out-of-pocket costs vary. Your insurance plan can give you the most accurate estimate of your out-of-pocket costs. Call your plan and ask about your PrEP coverage.

Ask the following questions to get an accurate estimate:

- ✓ Ask for an estimate of the out-of-pocket costs for PrEP.
- ✓ Is Prior Authorization needed to see a specialist, such as an infectious disease physician? If so, how can I obtain Prior Authorization?
- ✓ Is my PrEP provider contracted with my insurance plan? Is my PrEP provider considered “in” or “out” of network? In-network providers will have lower out-of-pocket costs.
- ✓ What is the difference in copayment (copay) between a specialist visit and a primary care physician visit?
- ✓ What is my deductible for medical care and medications? How much of the deductible(s) have I met to date?
- ✓ Does my plan have an out-of-pocket maximum amount I have to pay in one year for medical care and medications? If so, what is this amount? How much have I spent to date?
- ✓ Will I have to pay any out-of-pocket costs for lab work?
- ✓ What is the monthly copay for Truvada?

There are patient assistance options that can greatly reduce or eliminate this out-of-pocket cost. Please see [Getting Prepped](#) by Project Inform for more information on these options.

If you have trouble with insurance coverage, contact local HIV advocates. Some national organizations can also provide assistance such as Lambda Legal ([www.lambdalegal.org/help](http://www.lambdalegal.org/help)) and My PREP Experience ([www.MyPrEPexperience.org](http://www.MyPrEPexperience.org)).