Some people may face problems with their insurance covering the costs of Truvada for PrEP. This infographic provides details that may be useful to you. Learn more about PrEP at these websites:
**ARE YOU INSURED TO COVER YOUR COSTS FOR PrEP?**

---

### YES

1. **Gilead Advancing Access Co-pay Card**
   - [gileadcopay.com](http://gileadcopay.com)
   - 877-505-6986
   - • $7,200 max/calendar year
   - • No income restrictions
   - • Covers co-pays, deductibles and co-insurance
   - • Re-apply annually as needed
   - • Not available for persons with Medicaid, Medicare, VA or other state/federal prescription drug programs

   If pharmacy is unable to process Gilead’s Co-pay Card, keep sales and pharmacy receipts. Call number on back of co-pay card. Submit paperwork for reimbursement for all refills. Some restrictions apply: terms, conditions at gileadcopay.com.

2. **Patient Access Network Foundation**
   - [panapply.org](http://panapply.org)
   - 866-316-7263
   - • $4,800 initial grant, up to $8,000 max/year, re-apply
   - • Income <$500% FPL ($60,700)
   - • Based on taxable income (1040 line 7, 1040 EZ line 1)
   - • Medicare plans only
   - • Covers co-pays, deductibles and co-insurance
   - • US resident
   - • Pharmacies can bill PAN Foundation directly

3. **Patient Advocate Foundation (PAF)**
   - [tinyurl.com/PAFhelp](http://tinyurl.com/PAFhelp)
   - [coays.org](http://coays.org)
   - • $7,500 max/year, re-apply
   - • Income <$400% FPL ($48,560) + COLI (cost of living index) adjustments
   - • Based on taxable income (1040 line 7, 1040 EZ line 1)
   - • Must be insured (as listed under “YES” above)
   - • Covers co-pays only
   - • Proof of US residence (utility bill, etc.)
   - • Case managers available to help resolve medical cost issues (800-532-5274)

   These programs may be subject to funding shortfalls, which may limit enrollment.

### NO

U.S. RESIDENT?

- Enroll in an insurance marketplace
  - [obamacarefacts.com/state-health-insurance-exchange](http://obamacarefacts.com/state-health-insurance-exchange/)
  - Avoid Bronze plans if you can: they generally have higher costs. Silver plans will offer lower costs for people earning up to 250% FPL ($30,350). Gold & Platinum plans offer better coverage if you can afford them. Carefully select the right plan for you.

NON-RESIDENT/UNDOCUMENTED?

- Find a public clinic (FQHC) that serves undocumented patients: [findahealthcenter.hrsa.gov](http://findahealthcenter.hrsa.gov)

IF NO

- Enroll in the Gilead MAP:
  - [www.truvada.com/truvada-patient-assistance](http://www.truvada.com/truvada-patient-assistance)

- Retail cost of Truvada

**FSA (flexible spending account)**

Employer FSAs can help cover up to $2,600 of out-of-pocket costs.

**If you’re a resident, these state plans may also help if you’re insured or uninsured:**

- **CALIFORNIA**: [tinyurl.com/CAPrepAP](http://tinyurl.com/CAPrepAP)
- **COLORADO**: [tinyurl.com/COprepAP](http://tinyurl.com/COprepAP)
- **ILLINOIS**: [tinyurl.com/IILRprepAP](http://tinyurl.com/IILRprepAP)
- **MASSACHUSETTS**: [crine.org/prepdap](http://crine.org/prepdap) (cost of drug, services)
- **NEW YORK**: [tinyurl.com/NYprepAP](http://tinyurl.com/NYprepAP) (cost of services)
- **VIRGINIA**: [tinyurl.com/VAPrepDAP](http://tinyurl.com/VAPrepDAP)
- **WASHINGTON**: [tinyurl.com/WAPrepDAP](http://tinyurl.com/WAPrepDAP) (cost of drug)

**Special enrollment**

You can get insurance at other times for “qualifying life events” such as: pregnancy, loss/change of job, change in household size, change in income, recent move, change in citizenship.

---

**IF YOU ARE INSURED TO COVER YOUR COSTS FOR PrEP?**

YES

1. **Gilead Advancing Access Co-pay Card**
   - [gileadcopay.com](http://gileadcopay.com)
   - 877-505-6986
   - • $7,200 max/calendar year
   - • No income restrictions
   - • Covers co-pays, deductibles and co-insurance
   - • Re-apply annually as needed
   - • Not available for persons with Medicaid, Medicare, VA or other state/federal prescription drug programs

   If pharmacy is unable to process Gilead’s Co-pay Card, keep sales and pharmacy receipts. Call number on back of co-pay card. Submit paperwork for reimbursement for all refills. Some restrictions apply: terms, conditions at gileadcopay.com.

2. **Patient Access Network Foundation**
   - [panapply.org](http://panapply.org)
   - 866-316-7263
   - • $4,800 initial grant, up to $8,000 max/year, re-apply
   - • Income <$500% FPL ($60,700)
   - • Based on taxable income (1040 line 7, 1040 EZ line 1)
   - • Medicare plans only
   - • Covers co-pays, deductibles and co-insurance
   - • US resident
   - • Pharmacies can bill PAN Foundation directly

3. **Patient Advocate Foundation (PAF)**
   - [tinyurl.com/PAFhelp](http://tinyurl.com/PAFhelp)
   - [coays.org](http://coays.org)
   - • $7,500 max/year, re-apply
   - • Income <$400% FPL ($48,560) + COLI (cost of living index) adjustments
   - • Based on taxable income (1040 line 7, 1040 EZ line 1)
   - • Must be insured (as listed under “YES” above)
   - • Covers co-pays only
   - • Proof of US residence (utility bill, etc.)
   - • Case managers available to help resolve medical cost issues (800-532-5274)

   These programs may be subject to funding shortfalls, which may limit enrollment.

### NO

U.S. RESIDENT?

- Enroll in an insurance marketplace
  - [obamacarefacts.com/state-health-insurance-exchange](http://obamacarefacts.com/state-health-insurance-exchange/)
  - Avoid Bronze plans if you can: they generally have higher costs. Silver plans will offer lower costs for people earning up to 250% FPL ($30,350). Gold & Platinum plans offer better coverage if you can afford them. Carefully select the right plan for you.

NON-RESIDENT/UNDOCUMENTED?

- Find a public clinic (FQHC) that serves undocumented patients: [findahealthcenter.hrsa.gov](http://findahealthcenter.hrsa.gov)

IF NO

- Enroll in the Gilead MAP:
  - [www.truvada.com/truvada-patient-assistance](http://www.truvada.com/truvada-patient-assistance)

- Retail cost of Truvada

**FSA (flexible spending account)**

Employer FSAs can help cover up to $2,600 of out-of-pocket costs.

**If you’re a resident, these state plans may also help if you’re insured or uninsured:**

- **CALIFORNIA**: [tinyurl.com/CAPrepAP](http://tinyurl.com/CAPrepAP)
- **COLORADO**: [tinyurl.com/COprepAP](http://tinyurl.com/COprepAP)
- **ILLINOIS**: [tinyurl.com/IILRprepAP](http://tinyurl.com/IILRprepAP)
- **MASSACHUSETTS**: [crine.org/prepdap](http://crine.org/prepdap) (cost of drug, services)
- **NEW YORK**: [tinyurl.com/NYprepAP](http://tinyurl.com/NYprepAP) (cost of services)
- **VIRGINIA**: [tinyurl.com/VAPrepDAP](http://tinyurl.com/VAPrepDAP)
- **WASHINGTON**: [tinyurl.com/WAPrepDAP](http://tinyurl.com/WAPrepDAP) (cost of drug)

**Special enrollment**

You can get insurance at other times for “qualifying life events” such as: pregnancy, loss/change of job, change in household size, change in income, recent move, change in citizenship.