

ATTORNEY GENERAL ADVISORY ON THE RIGHT TO FREE HIV PROPHYLAXIS (“PrEP”)

The Office of Attorney General Andrea Joy Campbell issues this Advisory to alert consumers that they have a right to Pre-Exposure Prophylaxis (“PrEP”) and associated services without any out-of-pocket costs in most instances.

PrEP is a form of antiretroviral therapy used to prevent the transmission of human immunodeficiency virus (“HIV”). PrEP is for people without HIV who may be exposed to HIV through sex or injection drug use. The FDA has approved three PrEP drugs—Truvada, Descovy, and Apretude—along with some generics. Patients should consult their health care provider to determine which drug is right for them.

As of June 30, 2020, federal law requires that most health plans cover at least one form of PrEP and all related services (including laboratory testing and appointments) without any cost to the patient, i.e. without a co-pay.¹ Commercial health plans, including federally qualified health plans, ConnectorCare plans, and Medicaid (also known as MassHealth) plans must also provide PrEP and associated services without cost-sharing.²

In addition to FDA-approved PrEP antiretroviral medications, these health plans must cover the following PrEP-related services with no cost sharing when provided in connection with PrEP:

- Office visits
- HIV testing
- Hepatitis B and C testing
- Creatinine testing and calculated estimated creatine clearance or glomerular filtration rate
- Pregnancy testing
- Sexually transmitted infection screening and counseling
- Adherence counseling

Consumers with commercial insurance or MassHealth who receive a bill for PrEP or PrEP-related services should contact their health plan and request that the plan reverse the charge. If the plan does not fully cover these services, consumers should file a complaint with the [Office of the Massachusetts Attorney General](#) and the [Division of Insurance](#).

Consumers without insurance may be eligible for [assistance paying for PrEP](#). Contact the Massachusetts Pre-Exposure Prophylaxis Drug Assistance Program (617-502-1700 option 4 or prepdap@accesshealthma.org).

¹ U.S. Preventive Services Task Force, [Prevention of Human Immunodeficiency Virus \(HIV\) Infection: Preexposure Prophylaxis](#) (Jun. 11, 2019); see also [FAQS About Affordable Care Act Implementation Part 47](#) (July 19, 2021).

² See Division of Insurance Bulletin 2021-09 at <https://www.mass.gov/doc/bulletin-2021-09-hiv-prep-preventive-health-service-coverage-issued-september-7-2021/download>. Consumers with Medicare may have to pay a copay for PrEP and for testing and appointments.