

**HIV Pre-Exposure Prophylaxis (PrEP) At a Glance: January 2017**

**Introduction**

**The HIV PrEP at a Glance tool provides an overview of the coverage of key PrEP services in Massachusetts as of January 2017 in order to give health care providers quick access to basic coverage information to help inform discussions with patients about treatment.** The tool provides a series of tables that outline coverage (and related costs and restrictions) for three categories of health insurance plans: (1) silver-level Qualified Health Plans (QHPs), (2) ConnectorCare plans, and (3) Medicaid (MassHealth) plans. The information in these tables is based upon publicly available information on the Massachusetts Health Connector website and individual insurer websites. Where information on these sites is unclear or incomplete, it has been clarified through contact with insurer customer service representatives.

**Please note that health insurance plans occasionally alter coverage, associated costs, or restrictions over the course of a plan year.** **Health care providers and members should therefore always confirm coverage by contacting the individual plan**. To confirm the current coverage status of any service, providers and members can use the contact numbers provided under each table.

**Massachusetts Silver-Level Qualified Health Plans**

The table below summarizes coverage of PrEP services in the silver-level Qualified Health Plans (QHPs) available to individuals via the Massachusetts health insurance marketplace (Massachusetts Health Connector). The silver-level QHPs were chosen for inclusion in this resource because they are generally representative of coverage and are often the most cost-effective choice for low-income consumers. More information on these plans is available on the Massachusetts marketplace website: <https://mahealthconnector.optum.com/individual/>.

**Abbreviations: Cost =** Patient Cost-Sharing; **Labs** = Diagnostic Test (X-Ray, blood work); **PA** = Prior Authorization;

**PCP =** Primary Care Provider; **QL** = Quantity Limit; **ST** = Step Therapy; **Util. Mgmt.** = Utilization Management Requirements

|  | **Services** | **Truvada (emtricitabine/ tenofovir)[[1]](#footnote-1)** |
| --- | --- | --- |
|  **Plan Name** | **PCP****Cost** | **Labs Cost** | **Covered (Y/N)** | **Cost** | **Util. Mgmt.** |
| Ambetter Balanced Care 14 | $30 | $25 | Yes | $60 | PA, QL |
| Access Blue Basic (BCBS of MA) | $30 | $25 | Yes | $60 |  |
| BMC HealthNet Plan Silver A | $30 | $25 | Yes | $60 |  |
| BMC HealthNet Plan Silver B | $30 | 25% | Yes | 35% |  |
| Fallon Health Community Care Silver Coinsurance 35% | $30 | 35% | Yes | 50% |  |
| Fallon Health Direct Care Silver Connector | $30 | $25 | Yes | $90 |  |
| Fallon Health Select Care Silver Coinsurance 35% | $30 | 35% | Yes | 50% |  |
| Fallon Health Select Care Silver Connector | $30 | $25 | Yes | $90 |  |
| Standard Silver (Harvard Pilgrim) | $30 | $25 | Yes | $60 |  |
| Core Coverage HMO 1750 (Harvard Pilgrim) | $35 | 20% | Yes | $80 |  |
| HNE Silver A | $30 | $25 | Yes | $60 |  |
| MyDoc HMO Silver Basic (Minuteman) | $30 | $25 | Yes | $60 |  |
| MyDoc HMO Silver Plus (Minuteman) | $15 | $50 | Yes | $30 |  |
| NHP Prime HMO 2000/4000 30/50 35% FlexRX 4-tier | $30 | $50 | Yes | 35% | QL |
| NHP Prime HMO 2000/4000 30/50 FlexRX 4-Tier | $30 | $25 | Yes | $60 | QL |
| Tufts Health Direct Silver 2000 | $30 | $25 | Yes | $60 |  |
| Tufts Health Direct Silver 2200 with Coinsurance | $50 | 20% | Yes | 50% |  |
| Tufts Health Premier Silver 2000 | $30 | $25 | Yes | $60 |  |

**Contact Numbers for *Providers*: Ambetter:** 1-877-687-1186; **BCBS of MA:** 1-800-882-2060; **BMC HealthNet:**

1-888-566-0008; **Fallon:** 1-866-275-3247; **Harvard Pilgrim:** 1-800-708-4414; **Health New England (HNE):**

1-800-842-4464, ext. 5000; **Minuteman:** 1-877-892-7621; **Neighborhood Health Plan (NHP):** 1-855-444-4647; **Tufts Health Plan:** 1-888-884-2404 or 1-888-257-1985

**Contact Numbers for *Members*: Ambetter:** 1-877-687-1186; **BCBS of MA:** 1-800-262-2583; **BMC HealthNet:**

1-855-833-8120; **Fallon:** 1-800-868-5200; **Harvard Pilgrim:** 1-888-333-4742; **Health New England:**

1-800-310-2835; **Minuteman:** 1-855-644-1776; **Neighborhood Health Plan (NHP):** 1-866-414-5533; **Tufts Health Plan:** 1-888-257-1985 or 1-800-841-2900

**ConnectorCare Plans**

The table below summarizes coverage of PrEP services in the Massachusetts ConnectorCare plans. ConnectorCare plans are low-cost plans available to individuals with household incomes up to 300% of federal poverty level. In general, there are three levels of ConnectorCare plans, with standardized cost-sharing on each level. More information about ConnectorCare Plans can be found on the Massachusetts marketplace website: <https://mahealthconnector.optum.com/individual/> or on individual insurer websites.

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**PCP =** Primary Care Provider; **QL** = Quantity Limit; **ST** = Step Therapy; **Util. Mgmt.** = Utilization Management Requirements

|  | **Services** | **Truvada (emtricitabine/ tenofovir)** |
| --- | --- | --- |
| **Plan Name** | **PCP****Cost** | **Labs Cost** | **Covered (Y/N)** | **Cost** | **Util. Mgmt.** |
| Connector Care 1 (Ambetter) | $0 | $0 | Yes | $3.65 | PA, QL |
| Connector Care 2 (Ambetter) | $10 | $0 | Yes | $20 | PA, QL |
| Connector Care 3 (Ambetter) | $15 | $0 | Yes | $25 | PA, QL |
| Connector Care Zero (BMC HealthNet) | $0 | $0 | Yes | $0 |  |
| Connector Care Zero Silver (BMC HealthNet) | $0 | $0 | Yes | $0 |  |
| Connector Care Plan Type I (BMC HealthNet) | $0 | $0 | Yes | $3.65 |  |
| Connector Care Plan Type II (BMC HealthNet) | $10 | $0 | Yes | $20 |  |
| Connector Care Plan Type III (BMC HealthNet) | $15 | $0 | Yes | $25 |  |
| Community Care Plan Type I (Fallon) | $0 | $0 | Yes | $3.65 |  |
| Community Care Plan Type II (Fallon) | $10 | $0 | Yes | $40 |  |
| Community Care Plan Type III (Fallon) | $15 | $0 | Yes | $50 |  |
| Connector Care 1 (HNE) | $0 | $0 | Yes | $3.65 |  |
| Connector Care 2 (HNE) | $10 | $0 | Yes | $20 |  |
| Connector Care 3 (HNE) | $15 | $0 | Yes | $25 |  |
| MyDoc HMO ConnectorCare 1 (Minuteman) | $0 | $0 | Yes | $3.65 |  |
| MyDoc HMO ConnectorCare 2 (Minuteman) | $10 | $0 | Yes | $20 |  |
| MyDoc HMO ConnectorCare 3 (Minuteman) | $15 | $0 | Yes | $25 |  |
| NHP Prime HMO ConnectorCare 0/0 | $0 | $0 | Yes | $3.65 | QL |
| NHP Prime HMO ConnectorCare 10/18 | $10 | $0 | Yes | $20 | QL |
| NHP Prime HMO ConnectorCare 15/22 | $15 | $0 | Yes | $25 | QL |
| Direct ConnectorCare Plan Type I (Tufts) | $0 | $0 | Yes | $3.65 |  |
| Direct ConnectorCare Plan Type II (Tufts) | $10 | $0 | Yes | $20 |  |
| Direct ConnectorCare Plan Type III (Tufts) | $15 | $0 | Yes | $25 |  |

**Contact Numbers for *Providers*: Ambetter:** 1-877-687-1186; **BMC HealthNet:** 1-888-566-0008; **Fallon:**

1-866-275-3247; **Health New England:** 1-800-842-4464, ext. 5000; **Minuteman:** 1-877-892-7621; **Neighborhood Health Plan (NHP):** 1-855-444-4647; **Tufts Health Plan:** 1-888-257-1985

**Contact Numbers for *Members*: Ambetter:** 1-877-687-1186; **BMC HealthNet:** 1-855-833-8120; **Fallon:**

1-800-868-5200; **Health New England:** 1-800-310-2835; **Minuteman:** 1-855-644-1776; **Neighborhood Health Plan (NHP):** 1-866-414-5533; **Tufts Health Plan:** 1-888-257-1985

**MassHealth Plans**

The table below summarizes coverage of PrEP services in MassHealth, Massachusetts’s Medicaid program. MassHealth offers a variety of coverage options, depending upon applicant eligibility. The table below summarizes coverage in the MassHealth Standard, CommonHealth, Family Assistance, and CarePlus plans, which cover the majority of MassHealth participants. Coverage in these plans may be provided directly by MassHealth, through the MassHealth Primary Care Clinician Plan (PCCP), or by Managed Care Organizations (MCOs) contracting with MassHealth.

**Abbreviations: Cost =** Patient Cost-Sharing; **Labs** = Laboratory Services;[[2]](#footnote-2) **PA** = Prior Authorization; **PCP =** Primary Care Provider; **QL** = Quantity Limit; **ST** = Step Therapy; **Util. Mgmt.** = Utilization Management Requirements

|  | **Services** | **Truvada (emtricitabine/ tenofovir)** |
| --- | --- | --- |
| **Insurer** | **PCP****Cost** | **Labs Cost** | **Covered (Y/N)** | **Cost** | **Util. Mgmt.** |
| MassHealth PCCP | $0 | $0 | Yes | $3.65[[3]](#footnote-3) |  |
| BMC HealthNet | $0 | $0 | Yes | $3.65 |  |
| CeltiCare Health Plan | $0 | $0 | Yes | $3.65 |  |
| Fallon Health | $0 | $0 | Yes | $2.00 |  |
| HNE | $0 | $0 | Yes | $3.65 |  |
| NHP | $0 | $0 | Yes | $3.65 | QL |
| Tufts Health Plan | $0 | $0 | Yes | $3.65 |  |

**Contact Numbers for *Providers*: MassHealth:** 1-800-841-2900; **BMC HealthNet:** 1-888-566-0008; **CeltiCare Health:** 1-855-678-6975; **Fallon:**  1-866-275-3247; **Health New England:** 1-800-842-4464, ext. 5000; **Neighborhood Health Plan:** 1-855-444-4647; **Tufts Health Plan:** 1-888-257-1985

**Contact Numbers for *Members*: MassHealth:** 1-800-841-2900; **BMC HealthNet:** 1-888-566-0010; **CeltiCare Health:** 1-855-678-6975; **Fallon:** 1-800-341-4848; **Health New England:** 1-800-786-9999; **Neighborhood Health Plan:** 1-800-462-5449; **Tufts Health Plan:** 1-888-257-1985

1. This document only summarizes coverage of Truvada (emtricitabine/tenofovir). It does not describe coverage of any similar medications, such as Descovy (emtricitabine/tenofovir alafenamide), which have not been approved by the FDA for PrEP. [↑](#footnote-ref-1)
2. Laboratory Services are defined as: “all services necessary for the diagnosis, treatment and prevention of disease, and for the maintenance of health.” Certain laboratory services may be excluded from coverage. [↑](#footnote-ref-2)
3. MassHealth requires a copayment of $3.65 for all drugs except for certain generics and over-the-counter drugs mainly used for diabetes, high blood pressure, and high cholesterol. *See* Mass. Executive Office of Health and Human Servs., *Covered Services*, <http://www.mass.gov/eohhs/consumer/insurance/masshealth-member-info/covered-services.html> (last visited Jan. 18, 2016); 130 C.M.R. § 506.016. [↑](#footnote-ref-3)