Using PrEPcost.org

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What is PrEPcost.org?

◊ PrEPcost.org is an online health plan assessment tool for PrEP. It is an easy to use site that helps users compare affordable individual insurance plans for PrEP. The tool evaluates premium and PrEP out-of-pocket costs for available plans. It is available in all 50 states and DC. A brief video introduction to PrEPcost.org is available on NASTAD’s YouTube channel.

◊ The 2020 version of PrEPcost.org will allow users to look-up formulary coverage for Truvada and Descovy, the two medications currently approved for PrEP.

Intended audience

◊ The primary audience for the site is PrEP navigators, case managers, HIV prevention staff, benefits coordinators, and insurance enrollment assisters. The site is designed for staff members and patients to narrow down health plan options together.

◊ PrEPcost.org is most useful for patients who are looking for an individual Marketplace health plan and whose primary health expense is PrEP care.

Who we are

NASTAD is a leading non-partisan non-profit association that represents public health officials who administer HIV and hepatitis programs in the U.S. and around the world. Our singular mission is to end the intersecting epidemics of HIV, viral hepatitis, and related conditions. We do this work by strengthening domestic and global governmental public health through advocacy, capacity building, and social justice.

PrEPcost.org is owned and operated by NASTAD. The platform was developed by Consumer’s Checkbook, a consumer non-profit that helps people choose health plans, doctors, hospitals, and other service providers. The site uses individual market plan data available through a data-use agreement with Vericred, a healthcare data services company providing health plan design, provider network, and formulary data. The platform is funded with support from Gilead Sciences. We also partner with HealthSherpa, a web broker that provides personalized consumer assistance to determine eligibility for federal subsidies and enroll in coverage.
What Can PrEPcost.org Do?

◊ The site searches health plan design information to estimate the total annual cost of PrEP care, including quarterly lab tests, clinical visits, and one of the two daily medication approved for PrEP, as recommended by the U.S. Public Health Service PrEP guidelines.

◊ PrEPcost.org can determine whether a plan’s formulary covers either of the two medications approved for PrEP.

◊ PrEPcost.org calculates user-specific premium information, taking into account Advance Premium Tax Credits and Cost-Sharing Reduction plans if the user is eligible.

◊ It displays a month-by-month breakdown of costs, applying essential health plan design and coverage considerations, including deductibles, out-of-pocket limits, co-pay and coinsurance rules, and first-dollar coverage, when applicable.

◊ It also applies the manufacturer’s co-pay assistance to eligible parts of the cost estimate.

◊ The tool can flag prior authorization requirements associated with the medication for PrEP.

◊ It flags plans reported to have co-pay accumulator policies in place to restrict the use of manufacturer coupon cards.

◊ Users can compare plans side by side, sort, and filter health plans based on several attributes.

◊ The site shows the health plan details most relevant to PrEP care as well as links to each plan’s Summary of Benefits and Coverage (SOB).

◊ The tool includes a state-specific off-ramp for individuals who are likely to be eligible for Medicaid based on income.

◊ Users can connect to a trained health insurance enrollment professional who is available nationally through HealthSherpa. Staff members there can be contacted about PrEP-related costs by chat or telephone. They may also be able to help with coverage and eligibility determination, and enrollment.

◊ The tool also enables users to search for an individual provider through each plan’s provider network directory and can display in-network providers as part of health plan results.

◊ A companion resources page provides information and links to financial assistance available through private foundations and state-specific public health resources.
PrEPcost.org requires several data points to search for the appropriate health plans and provide an accurate estimate of PrEP-related costs.

**Where do you live?**

Enter the patient's zip code. This information enables PrEPcost.org to look for health plans available to the patient based on their county and calculate user-specific premium information.

**Note:** The site autogenerates and displays the county of residence for that zip code. Please verify that the correct information is displayed, keeping in mind that some zip codes span across more than one county.

**Open Enrollment notification:** If open enrollment in your state is closed, the site displays a warning message. The message provides further information on how to assess whether the patient is eligible for a Special Enrollment Period. Only patients who experience a qualifying life event are allowed to enroll in a Marketplace health plan when Open Enrollment is closed. More information about the life events that qualify a patient for a Special Enrollment Period is available on healthcare.gov.

Check the box, “Ok, I understand” to continue onto the next page once the patient has been identified as eligible for a Special Enrollment Period.
More about you:

2 **Your age:** The patient’s age is needed to calculate the cost of each health plan’s premium. Health insurance carriers are allowed to charge higher premiums to individuals as they age.

3 **Tobacco use?** Indicate whether the patient uses tobacco products more than three times a week. Health insurance carriers are allowed to impose premium surcharges for tobacco use. These surcharges vary by state; they can be as high as 50 percent of the premium cost charged to those who don’t use tobacco.

4 **Who is on your tax return?** For single patients, select “just me.” For married patients, select “me and my partner.” For private health insurance, a household generally includes the patient, their spouse if they’re married, and their tax dependents. With this information, PrEPcost.org can estimate the user’s eligibility for tax subsidies from the Marketplace based on a tax household of one or two people.

**Important:** The household size is used to estimate tax subsidies, but the site always searches individual plans; it cannot search for plans that cover the spouse and/or dependents.

**Note:** Individuals in tax households greater than two people may still be able to look through individual plans on the site, but the tax subsidies displayed may be different from what is displayed on the site. Individuals in larger households and those who want family coverage are encouraged to contact HealthSherpa or a certified health insurance assister in their state for further assistance.

5 **Can you get health insurance through your job?** This information helps the site determine whether to include tax subsidies in the premium cost calculation. Tax subsidies are only available for individuals who are not able to get insurance coverage through their job. Being able to get coverage through a spouse’s job would also make an individual ineligible to get tax subsidies.
Your PrEP Medication:

Medication based on PrEP indication: Select the medication that the patient uses for PrEP. There are two medications approved for PrEP by the U.S. Food and Drug Administration (FDA). Truvada (tenofovir disoproxil fumarate and emtricitabine) was approved for PrEP in 2012. Descovy (emtricitabine and tenofovir alafenamide) was approved for PrEP in October 2019 for at-risk adults and adolescents. Notably, Descovy is not indicated in individuals at risk of HIV-1 infection from receptive vaginal sex because the effectiveness in this population has not been evaluated. More information on PrEP options is available from the Centers for Disease Control and Prevention (CDC).

Your expected income:

Enter the patient’s expected income. PrEPcost.org can adjust the search results to take into account premium tax credits for which clients may be eligible and show plans with Cost Sharing Reduction if applicable. It can also help screen clients who may be eligible for Medicaid based on income.

A certified health insurance assister or insurance enrollment professional at HealthSherpa will conduct a detailed income assessment during the enrollment process, but a rough estimate might be appropriate for patients interested in getting a general sense of the overall cost of PrEP care.

Income such as wages and tips, unemployment, self-employment income, business income, investment income, capital gains, alimony received, rent and royalty income, pensions and annuities, and SSDI may be included in the estimate.

Notes: Since income is only used to estimate tax subsidies, the question remains hidden for individuals who indicated being eligible for employer-sponsored coverage. Users have the option of not providing information about their income by selecting, “I prefer not to enter income.” The manufacturer’s co-pay assistance program is applied to the total cost-of-care estimate in every case, even when income is not entered, and tax subsidies are not calculated.
**Medicaid Eligibility**

Users in states that **adopted Medicaid expansion** with incomes that would qualify them for Medicaid coverage will see a message with resources to conduct a Medicaid eligibility verification. Patients who are eligible for Medicaid will not be eligible to receive tax subsidies through the Marketplace.

HealthSherpa is able to conduct the needed eligibility verification and link the patient to their state Medicaid program or enroll the patient directly, depending on the state.

Users in **states that did not adopt Medicaid expansion** with incomes below 100 percent of the federal poverty level (FPL) will see a message explaining that they are likely in the **coverage gap**.

Additional assistance to verify Marketplace ineligibility for individuals who fall just below this threshold is recommended.

PrEP navigators in states that did not adopt Medicaid expansion are encouraged to maintain a list of providers willing to provide PrEP care to uninsured patients. Information about the manufacturer’s patient assistance program to obtain the medication is available through NASTAD’s resources page. [NASTAD's resources page](#) will be updated with new resources for uninsured individuals as they become available.
Health Plan Results

The Health Plans page shows the tailored search results based on the patient’s information. The results page has four sections to help users navigate the plan search results.

- **Summary of user information:** A summary of the user’s age and zip code, as entered on the previous page, can be found at the top of the page. If the user entered an income and is eligible for APTCs, this information is displayed at the top of the page; this amount is applied to the monthly premium displayed for each plan.

- **Your PrEP Medication:** This drop-down menu allows the user to search plan coverage for either Truvada or Descovy without having to start a new search. At any point, the user can toggle between the two medications to compare coverage.

  **Note on health plan coverage for Descovy:** The vast majority of health plans started adding Descovy to their formularies when it was approved for HIV treatment in 2017. As a result, the vast majority of health plans on state and federal Marketplaces already cover it. It is not necessary for a plan to approve it specifically for PrEP indication.

  Almost all Marketplace health plans cover both Descovy and Truvada. NASTAD estimates that less than one percent of 2019 Marketplace health plans currently list Descovy as either “not covered” or “not listed.” Similarly, less than 0.01 percent of the 8,823 health plans that NASTAD analyzed indicate not covering Truvada.

  The drug tier for each medication might differ within the same plan, even when the two drugs are covered. A higher tier may lead not only to higher out-of-pocket expenses, but it may trigger a prior authorization or other utilization management strategies.

- **The Number of Health Plans Offered:** At the top of the page, the green menu above the health plan search results shows the number of health plans found.

- **Sorted by:** The site allows the user to sort plans either by the total annual cost of PrEP care, the premium, which includes APTCs, or the name of the plan.

  **Note on sorting function and state PrEP-Assistance Programs:** Users in a state that offers PrEP assistance for the cost of clinical visits and lab tests may want to sort plans by premium. State PrEP assistance programs cover out-of-pocket expenses for PrEP, so that the user can focus on the cost of the premium and drug coverage. In these states, always verify program eligibility. Insurance assisters should also help patients assess the risk of having high out-of-pocket costs not related to PrEP that may not be covered by an assistance program before enrolling in a high-deductible plan.
Metal tier marker: The health plan summary window shows the metal level of each plan as a square marker. These are the colors used for each metal level:

- Platinum
- Gold
- Catastrophic
- Silver
- Bronze

Health plan name and logo: The commercial name through which the plan is sold is not standardized, so each health insurance carrier uses different nomenclature. The name of the plan on the site serves as a hyperlink to the health plan details. The logo is of the health insurance carrier is also included to help users identify each carrier.

Out-of-pocket cost highlights: The health plan summary window shows three of the critical variables that determine the cost-of-care for PrEP.

- Deductibles: This is the amount that an individual has to pay before the health plan starts sharing the cost of health care expenses. There are two PrEP-specific considerations regarding the impact of deductibles on the overall cost of the intervention. Whenever a plan has separate deductibles for the medication and medical services, both amounts are displayed in this summary.
  - The cost of either medication for PrEP is likely to be prohibitively expensive in high-deductible plans, but the manufacturer’s co-pay assistance program may cover these expenses.
  - The cost of clinical visits and labs is not covered by the manufacturer’s co-pay assistance program. These costs might pose the most significant challenge for patients who opt for a high-deductible plan. Some PrEP patients may be eligible for reduced fees for clinical visits and lab tests at a community health center or through HIV and STD prevention public health programs. Many PrEP patients with high deductible plans report that covering the cost of lab tests is a significant barrier to PrEP care. Navigators may need to work closely with patients who opt for this type of plan.

- Max. out-of-pocket: This is the limit that an individual has to pay out-of-pocket in a year for in-network services. Once this limit is met, the health plan covers all health care expenses for the patient. The maximum out-of-pocket (MOOP) allowed for individual Marketplace plans increased from $7,900 in 2019 to $8,200 for the 2020 plan year.

- Primary care visit: This field shows the co-pay or coinsurance for in-network visits with a primary care provider once the deductible is met. In addition to the cost, this field also indicates whether primary care visits are covered before the deductible is met.
**Drug coverage:** PrEPcost.org searches each plan’s formulary to determine whether the plan covers each of the two medications approved for PrEP. The site also retrieves data about the formulary tier for each medication and applies that information to the overall cost-of-care estimate.

- **Truvada is covered**: This message indicates that the site was able to verify that Truvada is included in the health plan’s formulary.
- **Descovy is covered**: Similarly, this notification indicates that Descovy is included in the health plan’s formulary.
- **Truvada/Descovy co-pay assistance is restricted** (learn more)
  - **(Prior Authorization is required)**: Prior authorization means that the clinician is required to send additional documentation for the health plan to cover the prescription. This function is available for both Descovy and Truvada searches.
  - **Truvada copay assistance is restricted**: This message indicates that the health insurance carrier has included a co-pay accumulator policy in its SOB or Explanation of Benefits and Coverage documents.

**Important note:** Please note that co-pay accumulator policy flags on PrEPcost.org may not include all health plans impacted by these policies. There is no systematic method to identify these policies, so NASTAD relies on PrEP navigators and HIV advocates notifying our staff when they find these policies in a health plan’s documentation. When our team receives this information, NASTAD verifies the policy language and flags plans from that carrier on PrEP-cost.org. Keep in mind that carriers do not typically communicate with patients about these policies, and insurance carriers may include co-pay accumulator language in their policies but not enforce it. Also, some states have passed laws limiting or banning the use of co-pay accumulator policies. For more information on co-pay accumulator policies, visit our resources page at NASTAD.org/prepcost. Please contact us at PrEP@NASTAD.org to report co-pay accumulator policies.

- **Monthly premium:** The site calculates user-specific premium information, based on the information entered, determining whether the user is eligible for APTCs and whether they can be applied to a plan based on its metal tier. The site shows the monthly premium costs with APTC reductions and the premium cost without APTCs in smaller font. These amounts are rounded to the nearest dollar and should be within a $5 margin of error when compared to prices shown on healthcare.gov or a state-based marketplace.

- **Annual PrEP expenses:** The site estimates the total annual out-of-pocket costs for PrEP-related care that the patient is responsible for, taking into account the manufacturer’s co-pay assistance contribution. This estimate includes quarterly lab tests, clinical visits with a primary care provider, and the daily medication, assuming in-network services are used.

Using PrEPcost.org
Plan Details

The Plan Details page allows users to assess a plan’s costs and coverage more comprehensively. This page is printable and may provide useful details to patients who may not enroll in a health plan right away.

What you pay

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<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Monthly payment (premium)</td>
<td>$164</td>
</tr>
<tr>
<td>Yearly payment (premium)</td>
<td>$1,965</td>
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</table>

Estimated PrEP Expenses

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Provider visits &amp; lab tests</td>
<td>$180</td>
</tr>
<tr>
<td>Medication (Truvada)</td>
<td>$0</td>
</tr>
</tbody>
</table>

Estimated PrEP Expenses

Provider visits and lab tests: PrEPcost.org estimates the annual expenses to be incurred by the patient for PrEP-related lab tests and clinical visits with a primary care provider. This estimate takes into account when the deductible and MOOP are met, as well as services covered before the deductible is met.

Medication: The site estimates medication-related costs to the patient (either Truvada or Descovy, based on which medication is selected). The site includes the manufacturer’s co-pay assistance in this calculation, as well as the applicable deductible, MOOP, and co-pay or coinsurance associated with the drug tier of the medication selected. Both drugs have the same wholesale acquisition cost price as of the first quarter of 2019 ($1,758). The site uses this price to estimate the cost of the medication to the patient before the deductible is met. The site uses this price for drug-related coinsurance whenever these costs are not covered by a plan. A detailed breakdown of the cash cost assumptions used on the site is available at the end of this document.

Deductibles/Max out of pocket

<p>| | |</p>
<table>
<thead>
<tr>
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<th></th>
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<tbody>
<tr>
<td>Individual medical deductible</td>
<td>$2,625</td>
</tr>
<tr>
<td>Individual drug deductible</td>
<td>Included in Medical Deductible</td>
</tr>
<tr>
<td>Individual medical max out of pocket</td>
<td>$6,300</td>
</tr>
<tr>
<td>Individual drug max out of pocket</td>
<td>Included in Medical MOOP</td>
</tr>
</tbody>
</table>
Deductibles/Max out-of-pocket

Individual deductibles and MOOPs: PrEPcost.org extracts plan information from each plan’s Summary of Benefits to make it easier for users to glance at relevant costs and compare plans. Separate deductibles for medications and clinical care are shown separately whenever this is applicable. This breakdown is also available for MOOPs.

### Network

**Out-of-network coverage:** The site indicates whether the plan offers out-of-network coverage. When services provided by out-of-network providers are covered, co-pays and coinsurance fees are typically higher than their equivalent using in-network providers. As a reminder, PrEPcost.org uses in-network primary care information in estimating the cost of PrEP care.

### Additional Information

<table>
<thead>
<tr>
<th>View summary of benefits</th>
<th>Link</th>
</tr>
</thead>
</table>
| Additional Assistance Programs | Visit NASTAD to learn more <u>🔗</u>  
Illinois PrEP Assistance Program |
| Metal | Silver |
| Type | HMO |
| HIOS Plan Id | 27833IL0140011-04 |
| Manufacturer Assistance | $7,200 |

### Additional Information

**View summary of benefits:** A link to each plan’s Summary of Benefits is provided.

**Additional Assistance Programs:** If the state has a public health PrEP Assistance Program, PrEPcost.org will list it and provide a direct link to the program’s information or enrollment page. Additional information about these programs is available on the site’s [resources page](#).  

**Metal:** The health plan’s metal level is provided.

**Type:** The site indicates the [type of health](#) plan offered.

**HIOS Plan ID:** The Health Insurance Oversight System (HIOS) plan identification number is provided to assist the user and health insurance assister find the same health plan on other platforms, including healthcare.gov.

**Manufacturer Assistance:** This field shows how much of the manufacturer’s co-pay assistance program was used in the estimate of the total cost of PrEP care. This amount is not part of the cost incurred by the patient, but it is shown here for information purposes.
Monthly Costs

The site displays the monthly breakdown of PrEP-related expenses to help users identify potential spikes in cost.

 Monthly breakdown of PrEP care costs:
PrEPcost.org provides a month-by-month breakdown of patient costs for PrEP care. The total monthly costs are provided on the second column in grey. The icons on the right-hand side of the table represent the following costs:

- Premium
- Medication (30 days)
- Clinical visit
- Lab tests

 Spikes in cost: Plans with a deductible or MOOP that is higher than the manufacturer’s co-pay assistance limit of $7,200 may see spikes in cost once the assistance program is used completely. In the health plan shown on the right, the patient would face costs related to the medication in July and August. The month-by-month breakdown of costs helps PrEP navigators and insurance assisters in identifying these spikes and addressing them proactively. When a spike in expenses is expected, the navigator may opt to assess the patient’s eligibility for co-pay assistance from one of the private foundations offering medication assistance for PrEP. The navigator could also explore a state PrEP drug assistance program if one is available.
Cost Assumptions

The cash cost and utilization estimates used in the development of PrEPcost.org are shown in the table of cost assumptions were the figures, updated for the 2020 Plan Year.

◊ These cost assumptions were developed based on the U.S. Public Health Service (PHS) guidelines for PrEP updated in 2017. The guidelines recommend that patients visit their health care provider for regular follow-ups every three months. Also, providers are encouraged to carry out several lab tests before having a patient initiate PrEP. Certain monitoring tests are also recommended every three, six, or twelve months. These estimates represent a 12-month period, assuming four primary care provider visits and recommended timing for services. These assumptions are intended to represent baseline costs and serve as a conservative benchmark in estimating out-of-pocket costs incurred by a PrEP patient:

♦ Services with a USPSTF grade A or B that should be covered without cost-sharing are labeled “preventive service, no co-pay.” These services are excluded from the total cost estimate. A list of PrEP-related services with this designation can be found on NASTAD’s Billing Coding Guide for HIV Prevention.

♦ In May 2019, PrEP received a USPSTF grade A recommendation; however, sub-guidance on the implementation of this recommendation has not been issued, and health plans are not required to implement it until January 2021. This recommendation was excluded from cost calculations for Plan Year 2020.

♦ This includes the PrEP-related services were not included given that health plans are not required to implement the PrEP recommendation for plans starting before January 2021.

♦ Additional lab tests may be recommended based on demographic characteristics or risk for HIV infection as outlined in PHS PrEP guidelines.

♦ STI lab tests do not include three-site extragenital testing, which can be costly.

♦ PrEPcost.org assumes that the patient sees a primary care provider; additional costs for a specialist visit were not included.

◊ Sources: Cash prices for Truvada are based on the monthly Wholesale Acquisition Cost (WAC) price for the medication as of the first quarter of 2019. Lab costs and the cost of the primary care visit is based on the estimate by FAIR Health and key informant interviews conducted by NASTAD. These are estimates, and cash costs may vary based on geography and provider. They were compiled by NASTAD in May 2019.
## Most Basic Cash Cost and Utilization Estimates for PrEP Care

<table>
<thead>
<tr>
<th>Month</th>
<th>Service</th>
<th>Cost Used in PrEPcost.org</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td><strong>Medication:</strong> Truvada&lt;br&gt;<strong>Labs:</strong>&lt;br&gt;Baseline HIV test (87389) <em>(preventive service, no co-pay)</em>&lt;br&gt;HBV surface antigen (87340) <em>(preventive service, no co-pay)</em>&lt;br&gt;HBV surface antibody immunity (86317) <em>(preventive services, no co-pay)</em>&lt;br&gt;HBV core antibody IgM (86704) <em>(preventive service, no co-pay)</em>&lt;br&gt;Metabolic panel/creatine test (80048)&lt;br&gt;Gonorrhea and Chlamydia screening (87491, 87591)&lt;br&gt;Syphilis screening (86780) <em>(preventive services, no co-pay)</em>&lt;br&gt;<strong>Primary care physician visit</strong> (99201)</td>
<td>$1,758&lt;br&gt;$93&lt;br&gt;$102</td>
</tr>
<tr>
<td>February</td>
<td>Medication: Truvada</td>
<td>$1,758</td>
</tr>
<tr>
<td>March</td>
<td>Medication: Truvada</td>
<td>$1,758</td>
</tr>
<tr>
<td>April</td>
<td><strong>Medication:</strong> Truvada&lt;br&gt;<strong>Labs:</strong>&lt;br&gt;HIV test (87389)&lt;br&gt;Metabolic panel/creatine test (80048)&lt;br&gt;<strong>Primary care physician visit</strong> (99211)</td>
<td>$1,758&lt;br&gt;$99&lt;br&gt;$57</td>
</tr>
<tr>
<td>May</td>
<td>Medication: Truvada</td>
<td>$1,758</td>
</tr>
<tr>
<td>June</td>
<td>Medication: Truvada</td>
<td>$1,758</td>
</tr>
<tr>
<td>July</td>
<td><strong>Medication:</strong> Truvada&lt;br&gt;<strong>Labs:</strong>&lt;br&gt;HIV test (87389)&lt;br&gt;Metabolic panel/creatine test (80048)&lt;br&gt;Gonorrhea and Chlamydia screening (87491, 87591)&lt;br&gt;Syphilis screening (86780)&lt;br&gt;<strong>Primary care physician visit</strong> (99211)</td>
<td>$1,758&lt;br&gt;$99&lt;br&gt;$57</td>
</tr>
<tr>
<td>August</td>
<td>Medication: Truvada</td>
<td>$1,758</td>
</tr>
<tr>
<td>September</td>
<td>Medication: Truvada</td>
<td>$1,758</td>
</tr>
<tr>
<td>October</td>
<td><strong>Medication:</strong> Truvada&lt;br&gt;<strong>Labs:</strong>&lt;br&gt;HIV test (87389)&lt;br&gt;Metabolic panel/creatine test (80048)&lt;br&gt;<strong>Primary care physician visit</strong> (99211)</td>
<td>$1,758&lt;br&gt;$99&lt;br&gt;$57</td>
</tr>
<tr>
<td>November</td>
<td>Medication: Truvada</td>
<td>$1,758</td>
</tr>
<tr>
<td>December</td>
<td>Medication: Truvada</td>
<td>$1,758</td>
</tr>
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</table>
Enrollment

NASTAD has partnered with HealthSherpa to support users through the enrollment process. Through this partnership, PrEPcost.org users can work with trained enrollment professionals at HealthSherpa who understand PrEP-related costs and provide services at no cost.

HealthSherpa

◊ Once the patient selects a health plan, they can contact a certified health insurance enrollment professional at HealthSherpa for assistance in enrolling in the plan.

◊ Patients can enroll through healthsherpa.com, and HealthSherpa support staff can be reached by chat or telephone to assist with questions and to complete the health plan enrollment process with the patient. Healthcare.gov has contracted with HealthSherpa to provide free personalized consumer assistance to determine eligibility for federal subsidies and enroll in coverage, so services are provided at no cost to the patient.

◊ HealthSherpa services also include Medicaid and CHIP eligibility determination; these services are available nationally.

◊ HealthSherpa has established a dedicated phone line exclusively for PrEPcost.org users. NASTAD provides guidance on PrEP-related services to HealthSherpa staff to ensure that PrEP-specific costs are considered in the health plan selection process.

◊ To maintain user confidentiality, PrEPcost.org only transmits the HIOS health plan ID to HealthSherpa. Users are asked to enter their personal information a second time when initiating an enrollment session on healthsherpa.com.

HealthSherpa is one option to get additional assistance for PrEP navigators who are not certified insurance assisters. For those who don’t have access to an enrollment professional through their PrEP program can provide additional support in coverage assessment and eligibility screening. The HIOS health plan ID provided by PrEPcost.org can be useful to quickly find the plan selected by the patient and enroll through healthcare.gov or the state-based marketplace.

For questions, comments, and suggestions about PrEPcost.org, please contact Edwin Corbin-Gutierrez and Dori Molozanov at PrEP@nastad.org.
PrEPcost.org is an online health plan assessment tool for PrEP. It is an easy-to-use site that helps people compare their individual insurance plan options for PrEP. The tool evaluates premium and PrEP out-of-pocket costs and compares available plans.

What can PrEPcost.org do?

1. PrEPcost.org verifies that plans cover Truvada and Descovy, the two medications for PrEP.
2. The tool applies income-based tax subsidies to the monthly premium for each plan.
3. It estimates the annual cost of PrEP care to the patient, including clinical visits, labs, and the medication. It also applies the manufacturer’s co-pay card to the estimate of PrEP expenses.

Smart Choice Silver Plan

Deductibles: $700.00 total  Max Out of Pocket: $2,300.00 total  Primary Care Visit: $8

Monthly Premium: $88.68  was $389.33 before APTC.

Drug: Truvada is covered

Compare  Details  Enroll

4. PrEP navigators can help their clients view plan details, sort plans, and compare them.
5. Individuals can sign up for the plan they select with a virtual enrollment professional.

Contact us and sign up for updates: PrEP@NASTAD.org