

Addressing Access Barriers Through Assistance Pathways for Long-Acting HIV Treatment and PrEP

Addressing Access Barriers

Patient/Access Scenario	Best First Route	Also Consider	Key Tracking Point
Person without insurance seeking HIV treatment	Ryan White/ADAP	Manufacturer assistance as bridge when public coverage is not immediate or available	ADAP/Ryan White renewal date; patient assistant program expiration
Person without insurance seeking PrEP	State/local PrEP assistance programs	Manufacturer assistance programs; health center or safety-net clinic for labs/visits	Testing/visit cost coverage
Commercial insurance with high OOP cost seeking HIV treatment or PrEP	Manufacturer copay support	Independent foundation; alternate medical vs pharmacy benefit route if patient cost differs	Annual cap/fund balance and whether administration costs are included
Medicare/Medicaid/VA/DOD/TRICARE or other government coverage seeking HIV treatment or PrEP	Payer-specific prior authorization/benefit process; public programs	ADAP/Ryan White for people with HIV; state/local PrEP assistance; independent foundation if fund open	Manufacturer copay programs exclude many government-insured patients
Active insurance but product/site/pharmacy not covered and seeking HIV treatment or PrEP	Use denial reason to determine appeal, exception, alternate benefit route, or ASOC	Denial/benefit-exclusion letter may support PAP/MAP or state/local assistance	Exact denial reason and required next document
Limited-benefit or family planning-only plan and seeking HIV treatment or PrEP	Document limitation with test claim/prior authorization denial	PAP/MAP, state/local assistance, or local safety-net services	Save denial letter; check whether plan blocks PAP/MAP eligibility
Coverage changes after starting injections for HIV treatment or PrEP	Rerun eligibility before next dose; update payer pathway or assistance	Bridge assistance, alternate benefit route, foundation, or state/local program	Coverage effective/termination dates; new prior authorization or assistance expiration

Assistance Pathways

Pathway	Best Fit	May Help With	Limits to Verify
Ryan White HIV/AIDS Program/ADAP	Eligible people with HIV with limited or no insurance	HIV medications, insurance assistance, and services that support access/adherence/monitoring; varies by jurisdiction	State/territory eligibility, formulary, renewal, and whether LA product/administration/labs are covered
State/local PrEP assistance programs	People seeking PrEP with no insurance, inadequate insurance, or structural cost barriers	May cover or link to support for medications, labs, clinical care, premiums, deductibles, copays, or coinsurance	Availability, covered services, funding status, and LA injectable PrEP policies vary by jurisdiction

Pathway	Best Fit	May Help With	Limits to Verify
Manufacturer patient assistant programs	Eligible uninsured patients or patients without a viable coverage pathway, depending on program terms	Free product or product access support for the prescribed manufacturer product	Income/residency criteria, signatures, denial letters, annual renewal, shipment route, and whether visits/labs/administration are excluded
Manufacturer copay/savings program	Eligible commercially insured patients with OOP product cost	Medication cost sharing; some injectable programs may include limited administration cost support	Government insurance exclusions, annual cap, accumulator/maximizer effects, claim process, and covered cost categories
Independent foundation/copay relief	Insured patients with high OOP costs when the relevant fund is open and patient qualifies	Copay, coinsurance, deductible, or treatment-related OOP costs depending on fund rules	Disease fund availability, income criteria, insurance requirement, covered diagnosis/product, and renewal

Helpful Resources

Resource	Use For	Link
NASTAD State PrEP Assistance Programs	State/local PrEP assistance directory for medications, labs, clinical care, premiums, deductibles, copays, or coinsurance when available	nastad.org/prepcost-resources/state-prep-assistance-programs
NASTAD Pharmaceutical Company Assistance Programs	Pharmaceutical assistance directory for patient assistance programs and copay assistance programs, medications for HIV treatment, HIV prevention, and hepatitis treatment	nastad.org/resources/pharmaceutical-company-patient-assistance-programs-and-cost-sharing-assistance-programs
Patient Advocate Foundation Co-Pay Relief	Independent copay relief for insured patients when disease fund is open and patient meets eligibility criteria	patientadvocate.org/connect-with-services/copay-relief/
AAHIVM Long-Acting Agents Resource Center	Operational templates, workflows, medical necessity letters, billing/coding resources, and tracking tools	hivlaa.org/administrative/

LA, long-acting; MAP, medication assistance program; OOP, out of pocket; PAP, patient assistance program; PrEP, pre-exposure prophylaxis.

