

What is PrEP?

PrEP (Pre-Exposure Prophylaxis) refers to medications that can reduce your risk of **HIV (Human Immunodeficiency Virus)** infection. PrEP can help protect you if you do not currently have an HIV infection, but you are at risk of getting HIV through sex or injecting drugs. PrEP is safe to take:

- On birth control
- With hormone therapy
- During pregnancy

How effective is PrEP at preventing HIV infection?

- When taken as prescribed, PrEP is extremely effective against HIV by preventing the virus from infecting your body. PrEP will help prevent HIV, but it does not prevent you from getting other **STIs (Sexually Transmitted Infections, sometimes called STDs)**.
- **PrEP protects against HIV when you take it before and after an HIV exposure** (coming into contact with something or someone that is infected with HIV). A different medication called **PEP (Post-Exposure Prophylaxis)** can help prevent someone from getting HIV when it's taken after a possible or known exposure.
- PrEP is most effective when it's taken every day, and PEP is most effective when it is taken as soon as possible after an HIV exposure (within 72 hours, and preferably within 24 hours).
- For any questions about PrEP, HIV, or other STIs, you can ask your healthcare provider. You can also call the state of Michigan's HIV/STI hotline at **(800) 872-2437** or visit their website:

MIUunified.org/Resources/Hotline

Does PrEP have any side effects?

Some people may have nausea or vomiting, fatigue (extreme tiredness), headaches, diarrhea, and stomach pain while taking oral (by mouth) PrEP medication. These side effects usually go away after your body gets used to the medication. You should talk with your healthcare provider if you have any concerns.

How do I know if PrEP is right for me?

Based on guidelines from the Centers for Disease Control and Prevention (CDC), PrEP may help if you do not have HIV, if you have had anal or vaginal sex in the past 6 months, and if one or more of the following things is true:

- You have had one or more sex partners with HIV (or if you didn't know if they had HIV or not).
- You didn't always use condoms when you had sex.
- You have been diagnosed with an STI in the past 6 months.

PrEP may also help if you inject drugs and:

- You have an injection partner who has HIV.
- You share syringes, needles, or any injection supplies with other people.

How do I get started on PrEP?

- To start PrEP, you can ask your doctor or healthcare provider if PrEP is a good fit for you based on your current health status and needs. Your provider will also order routine labs (blood tests) while you are on the medication to check your HIV status, liver function, and more.
- Once you start taking PrEP, you can stay on PrEP for as long as you want. If you want to stop taking PrEP, you should talk with your provider first.
- Do not share PrEP with people who do not have a prescription for PrEP.

How much does PrEP cost?

Based on the Affordable Care Act (ACA), **PrEP is free with most insurances, including the cost of medication, lab visits, and clinic visits.** This means you may not have to pay anything for PrEP.

If you have concerns about the cost of PrEP, there are resources below to help you. We encourage you to read through these options and find the one that best fits your needs.

What if I don't have insurance?

- If you don't have insurance but you qualify for Medicaid or plans with the Affordable Care Act, apply at www.healthcare.gov.
 - If you're not sure if you qualify for Medicaid, you can also use the website to find out.
- If you don't have insurance and do not qualify for Medicaid or plans with the Affordable Care Act, apply to the Ready, Set, PrEP program online at ReadySetPrep.hiv.gov to get free PrEP medications.

What if I have insurance, but it doesn't pay for the full cost of PrEP?

- If your insurance does not cover the entire cost of the medication, you can get a Gilead Advancing Access® Co-pay Coupon to cover the remaining cost. Apply for this co-pay coupon card online at: GileadAdvancingAccess.com/copay-coupon-card
- You can also apply for help with co-pay costs through the Patient Advocate Foundation: copays.org/funds/hiv-aids-and-prevention

What if I have insurance, but I don't know what PrEP-related costs it does or doesn't cover?

- If you're not sure what insurance benefits you have, such as what brand of PrEP is covered, you can call the number on the back of your insurance card or use their website to find out.
- You can use this website to check your PrEP coverage: [PrEPCoverageCheck.org](https://www.prepcoveragecheck.org). This website will give you an estimate (guess) of how much the medication may cost you.
 - If your insurance does not cover the entire cost of the medication, you can get a Gilead Advancing Access® Co-pay Coupon to cover the remaining cost. Apply for this co-pay coupon card online at: [GileadAdvancingAccess.com/copay-coupon-card](https://www.gileadadvancingaccess.com/copay-coupon-card)

My insurance charged me for PrEP, but I don't think I should have been charged. What can I do?

If your insurance charged you for something related to PrEP, and your insurance falls under the ACA guidelines (meaning you should not have had any costs), you can use one of these 2 templates below to talk with your insurance company and file a complaint:

- **PrEP Cost Sharing Complain Template:** nastad.org/resources/prep-cost-sharing-template
- **Know Your Rights: Patient Coverage of PrEP with No Cost-Sharing** (see the sample letter on page 2): healthhiv.org/wp-content/uploads/2022/03/Patient-Advocacy-Toolkit-USPSTF-Patient-Protections-for-HIV-Prevention-Drugs-1-1.pdf

ACA-covered insurance plans should not charge you for PrEP medications, services, or visits. You can either copy these templates or use the information from them to file a complaint with your insurance company. Usually, a team at your insurance company will look into the costs and decide if you should have

been charged or not. You may get your money refunded if you paid for a service that you weren't supposed to be charged for.

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Information in this handout sourced from the Centers for Disease Control and Prevention:
[CDC.gov/hiv/basics/prep.html](https://www.cdc.gov/hiv/basics/prep.html)

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