

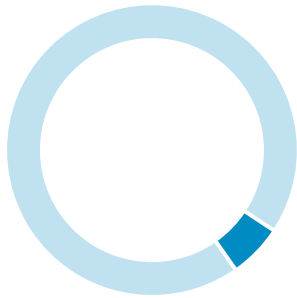
PrEP Cost Analysis for Covered California Health Plans

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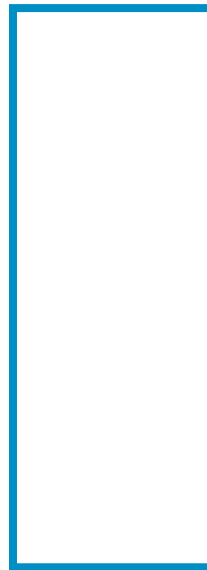
Health Insurance and PrEP

220,000 to 240,000
Californians with
indication for PrEP



Minimum of 9,000
people currently
taking PrEP in
California

Study of 504
HIV-negative
MSM



MSM

72.4%
had health insurance



Insured

6.1% insured
through Covered
California



Covered CA

California Needs Assessment for HIV. California Department of Public Health, Office of AIDS. September 2016.

Pulsipher CA, Montoya JA, Plant A, Curtis P, Holloway IW, Leibowitz AA. Addressing PrEP Disparities among Young Gay and Bisexual Men in California. September 2016.

Covered California Analysis

- ❑ Estimating the annual cost of “being on PrEP” to the patient across Covered California health plans

- ❑ Information needed to calculate costs
 - Premium
 - Drug copay (requires knowledge of drug tier)
 - Doctor copay
 - Laboratory copay
 - Deductibles
 - Out-of-pocket maximum

- ❑ All information available online
 - 2017 Standard Benefit Plan Designs
 - Shop and Compare tool
 - Health plan formularies

Calculating PrEP Costs

- Premium – based on age, region, income, metal level
- Drug costs – approximately \$1,250 before deductible, then copays after deductible
- Doctor visits – months 1, 2, 5, 8, 11 (5 visits); approximately \$200 before deductible
- Laboratory tests – months 1, 2, 5, 8, 11 (5 visits)
- Deductibles – sometimes separate medical and pharmacy
- Out-of-pocket maximum

Factoring in Copay Assistance

- ❑ Gilead's Truvada copay assistance program provides up to \$3,600 annually, with no monthly cap

Table: Summary of Estimated Annual PrEP Costs by Metal Level (not including premiums)

Metal Level	Out-of-Pocket Maximum ¹	Medical Deductible ²	Pharmacy Deductible ²	Preferred Drug Copay ³	Primary Care Visit Copay ⁴	Laboratory Test Copay	Estimated Annual PrEP Costs ⁵	Estimated Annual PrEP Costs with Gilead Copay Card ⁵
Bronze	\$6,800	\$6,300	\$500	100% up to \$500 per script	\$75 (deductible applies after 1st three non-preventive visits)	\$40	\$6,800	\$3,200
Silver	\$6,800	\$2,500	\$250	\$55	\$35	\$35	\$1,205	\$350
Enhanced Silver 73	\$5,700	\$2,200	\$250	\$50	\$30	\$35	\$1,125	\$325
Enhanced Silver 87	\$2,350	\$650	\$50	\$20	\$10	\$15	\$395	\$125
Enhanced Silver 94	\$2,350	\$75	\$0	\$10	\$5	\$8	\$185	\$65
Gold	\$6,750	\$0	\$0	\$55	\$30	\$35	\$985	\$325
Platinum	\$4,000	\$0	\$0	\$15	\$15	\$20	\$355	\$175

¹PrEP costs may be less if out-of-pocket maximum is reached.

²Costs are calculated assuming medical and pharmacy deductibles have not been met.

³Truvada[®] is currently covered by all Covered California health plans and is listed as a Tier 2, "preferred" drug. Drug formularies can change at any time, so always verify medication coverage directly with a health plan before enrolling.

⁴Out-of-pocket costs may be higher if you are required to see a specialist instead of a primary care doctor. Costs are calculated assuming the cost of a primary care visit is \$200, but that amount may vary from plan to plan.

⁵Cost estimates include five doctor visits and five labs during the first year of PrEP initiation to account for the initial visit, a one-month follow-up visit, and then three additional follow-up visits every three months for the duration of the year. Cost estimates do not include the cost of monthly premiums.

25 year-old with annual income of \$17,820 (150% FPL) in Los Angeles

SILVER 94							
	Molina	LA Care	Health Net	Anthem Blue	Oscar	Kaiser	Blue Shield
Monthly Premium	\$49 x 12 = \$588	\$60 x 12 = \$720	\$75 x 12 = \$900	\$85 HMO x 12 = \$1,020 or \$178 EPO x 12 = \$2,136	\$109 x 12 = \$1,308	\$111 x 12 = \$1,332	\$129 HMO x 12 = \$1,548 or \$147 PPO x 12 = \$1,764
Doctor Visits	\$5/per x 5 = \$25						
Labs	\$8/per x 5 = \$40						
Truvada®	\$10/per x 12 = \$120						
Deductible	\$75/\$0						
OOP Max	\$2,350						
TOTAL COST (w/Gilead copay card)	\$773 (\$653)	\$905 (\$785)	\$1,085 (\$965)	\$1,205 (\$1,085) or \$2,321 (\$2,201)	\$1,493 (\$1,373)	\$1,517 (\$1,397)	\$1,733 (\$1,613) or \$1,949 (\$1,829)

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FUNDER

This study was funded by the California HIV/AIDS Research Program (Grant Number RP15–LA–007).

ACKNOWLEDGMENTS

This study was conducted by the California HIV/AIDS Policy Research Center at UCLA/APLA Health, through a generous grant from the University of California HIV/AIDS Research Program. Additional support was provided by the Center for HIV Identification, Prevention, and Treatment Services NIMH grant P30MH58107. We thank Jennifer Gildner and Sean Beougher for their assistance with fact checking and copyediting. We also wish to thank Sneha Patil from the San Francisco Department of Public Health, for her valuable input.

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