

# PAYING FOR PrEP



## HOW MUCH DOES PrEP COST?

- Depending on where you live and other factors, from \$60 per month for a generic to \$2,000 per month for brand names.
- Lab tests and doctor visits can reach \$15,000 a year.

## IF YOU HAVE EMPLOYER-PROVIDED OR ACA MARKETPLACE INSURANCE:

- In most cases, PrEP should be free with one of these.
- Most insurance plans cover copays, coinsurance, or deductibles related to your medication or other services (such as some visits, HIV and STI screenings, labs, pregnancy tests, or drug adherence counseling).
- If your insurance still charges a copay, coinsurance, or deductible, [prep4all.org](http://prep4all.org) has a form to file an insurance noncompliance.



## IF YOU HAVE MEDICARE OR MEDICAID:

- PrEP should be covered.
- You can also apply for other programs to get it for free or at a lower cost.

## IF YOU DON'T HAVE INSURANCE OR HAVE LIMITED COVERAGE:

- You can still get PrEP for free or at a lower cost through other programs.

Reviewed by Neha Pathak, MD, on Dec. 20, 2023

SOURCES: PrEP4All: "Got Health Insurance? Your PrEP Care Should Be Free," "Paying for PrEP - Insurance Noncompliance." Greater Than AIDS: "Let's Talk About PrEP." PleasePrEPMe.org: "Resources for Covering the Costs of PrEP and PEP." San Francisco AIDS Foundation: "PrEP Facts: How much does PrEP cost?" Kaiser Family Foundation: "HIV Preventive Care Is Supposed to Be Free in the US. So, Why Are Some Patients Still Paying?"