

PrEP AND HIV PRESCRIPTION COVERAGE GUIDE COLORADO 2019



This document can be used to review the coverage of medications prescribed to both prevent and treat HIV by each insurance company. Not all health plans cover all prescriptions. Each insurance company has a list of prescriptions they cover, called a formulary or drug list, on their website. These lists often split drugs into 'tiers' or categories, which determine your share of the costs. While some plans have a copay for prescriptions, a fixed amount that starts right away, other plans require you to pay the full cost until you hit a prescription deductible (if there is one) or your overall plan deductible, which is more common. This document does not review each plan offered through each carrier.

Lower tiers generally mean generic and lower-cost drugs. **Middle tiers** often include brand name drugs. **Higher tiers** generally include specialty drugs or drugs administered in a medical facility (although this is not the case for Denver Health Medical Plan, whose fifth tier covers zero cost-share drugs). Each company tiers drugs differently, thus it is important that you look at each plan specifically to see how what medications may cost you.

This is a summary of HIV drugs available, but may not be an exhaustive list. Want to know if your prescription medication is covered? You can use the [Quick Cost and Plan Finder tool](https://planfinder.connectforhealthco.com) offered by [Connect for Health Colorado](https://planfinder.connectforhealthco.com), found at <https://planfinder.connectforhealthco.com>. For individuals not using a single tablet regimen, it is important to verify the tier level for all medications that you are or may be prescribed to treat HIV. **You can click on the hyperlinked name of each insurance company below for more information about how each company tiers their drugs.**

NC = Not Covered **(Gen-X)** = The generic brand of the drug is covered at "X" level

	Bright Health	Cigna	Denver Health Medical Plan (Elevate)	Friday Health Plans of Colorado	Anthem (HMO Colorado)	Kaiser Permanente	Rocky Mountain Health Plan
Total Number of Tiers/Drug Levels	5	6	5	4	5	4	6
PRE-EXPOSURE PROPHYLAXIS TIER LEVELS							
Truvada for PrEP	3	3	2	4	4	4	2
SINGLE TABLET REGIMENS TIER LEVELS							
Trimeq	NC	3	2	4	4	NC	4
Atripla	3	3	2	4	NC	NC	4
Complera	3	3	2	3	NC	4	4
Odefsey	NC	3	2	4	NC	2	4
Stribild	3	3	2	4	4	NC	4
Genvoya	3	2	2	4	3	2	4
INTEGRASE INHIBITORS TIER LEVELS							
Isentress	3	3	2	4	3	4	2
Tivicay	3	3	2	4	3	4	3
PROTEASE INHIBITORS TIER LEVELS							
Prezista	3	3	2	4	3	4	4
Aptivus	3	3	2	4	3	2, 4	2
Crixivan	3	3	2	4	4	2	2
Invirase	3	NC	2	4	4	4	2
Kaletra	3	(Gen-2)	2	4	3	(Gen-4)	3, 2
Lexiva	3	3	2	4	4	(Gen-1)	4, 5
Viracept	3	3	2	4	4	4	2
Evotaz	NC	3	2	4	NC	NC	2
Prezcobix	3	3	2	4	NC	NC	2
Reyataz	NC	3	1,2	NC	NC	NC	2
PK ENHANCER TIER LEVELS							
Norvir	3	3	2	4	3	(Gen-1)	2
Tybost	NC	3	2	4	NC	NC	2

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Total Number of Tiers/Drug Levels	5	6	5	4	5	4	6
NUCLEOSIDE/NUCLEOTIDE REVERSE TRANSCRIPTASE INHIBITORS (NRTIS) TIER LEVELS							
Descovy	NC	3	2	4	NC	4	2
Truvada	3	3	2	4	4	4	2
Epzicom	(Gen-2)	(Gen-2)	1	(Gen-4)	(Gen-4)	(Gen-4)	2
Emtriva	3	3	2	4	4	2	2
Epivir	3	(Gen-2)	1	4	(Gen-2)	(Gen-1,2)	3
Viread	3	3	2	4	3	NC	2
Ziagen	NC	(Gen-2)	1	(Gen-4)	(Gen-2)	(Gen-1)	3,2
Zerit	(Gen-2)	(Gen-2)	1,2	(Gen-4)	(Gen-2)	(Gen-1,2)	3
Videx	3	(Gen-2)	1,2	(Gen-4)	(Gen-2)	(Gen-1,2)	2, 3
Trizivir	(Gen-2)	(Gen-2)	1	(Gen-4)	(Gen-4)	(Gen-4)	4
Retrovir	3	(Gen-2)	1	(Gen-4)	(Gen-4)	(Gen-1)	6, 3
Combivir	(Gen-2)	(Gen-2)	1	(Gen-4)	(Gen-4)	(Gen-1)	2
NON-NUCLEOSIDE REVERSE TRANSCRIPTASE INHIBITORS (NNRTIS) TIER LEVELS							
Edurant	3	3	2	4	3	4	2
Sustiva	NC	3	1	NC	NC	NC	2
Intelence	3	3	2	4	3	2, 4	2
Rescriptor	4	NC	2	4	4	2	2
Viramune	(Gen-2)	(Gen-2)	1	(Gen-4)	(Gen-2)	(Gen-1,2)	3, (Gen-2,1)
ENTRY INHIBITOR TIER LEVELS							
Selzentry	3	NC	2	4	4	4	2
FUSION INHIBITOR TIER LEVELS							
Fuzeon	5	NC	2	4	NC	NC	5

*Rocky Mountain Health Plan did not have their prescription drug coverage information available at the time of publication. This information is based on their 2018 plans, and it is recommended that individuals review their plans before purchasing.

IF YOU ARE WRONGFULLY DENIED **MEDICALLY NECESSARY** SERVICES FROM YOUR HEALTH INSURANCE CARRIER, IT'S YOUR RIGHT TO:

- **APPEAL THE DECISION DIRECTLY WITH THE HEALTH INSURANCE CARRIER.** If your health plan ID card has a "CO-DOI" designation on it, your plan is subject to Colorado's insurance laws and rules, including Bulletin No. B-4.49. Learn more at <https://one-co.co/doibulletin>.
- **FILE A COMPLAINT WITH THE COLORADO DIVISION OF INSURANCE** at www.dora.colorado.gov/insurancecomplaints
- **FILE A COMPLAINT WITH THE COLORADO CIVIL RIGHTS DIVISION** at www.colorado.gov/pacific/dora/civil-rights

QUESTIONS?

Need assistance appealing your denial or filing a complaint? Contact health@one-colorado.org.