

PrEP AND HIV PRESCRIPTION COVERAGE GUIDE COLORADO 2021



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 **PA** = Requires Prior Authorization **SP** = Specialty Pharmacy **ST** = Step Therapy

	Anthem Blue Cross Blue Shield	Bright Health	Cigna	Friday Health Plans	Denver Health (Elevate)	Kaiser Permanente	Rocky Mountain Health Plans	Oscar
Total Number of Tiers/Drug Levels	4	5	6	4	5	4	4	4
PRE-EXPOSURE PROPHYLAXIS TIER LEVELS								
Truvada for PrEP	\$0 cost sharing	\$0 cost sharing	\$0 cost sharing	\$0 cost sharing	\$0 cost sharing	\$0 cost sharing	\$0 cost sharing	\$0 cost sharing
SINGLE TABLET REGIMENS TIER LEVELS								
Trimeq	4	NC	5	4 PA	2	NC	NC	2
Atripla	NC	NC	5	4 ST PA	2	NC	NC	NC
Complera	NC	3	4	4 PA	2	4	4	NC
Odefsey	NC	NC	5	4 PA	2	2	4	2
Stribild	4	NC	5	4 PA	2	NC	4	NC
Genvoya	3	3 SP	5	4 PA	2	2	4	2
INTEGRASE INHIBITORS TIER LEVELS								
Isentress	3	3	3,4,5	4 PA	2	4	4	2
Tivicay	3	3 SP	4, 5	4 PA	2	4	NC	2
PROTEASE INHIBITORS TIER LEVELS								
Prezista	3	3	4, 5	4 PA	2	4	4	2
Aptivus	3	3	4	4 PA	2	2	4	2
Crixivan	4	3	4	4 PA	2	2	4	2
Invirase	4	3	4	4 PA	2	4	4	2
Kaletra	3	3	4, 5	4 PA	1,2	NC	4	2
Lexiva	4	3	4	4 PA	2	NC	4	2
Viracept	4	3	4	4 PA	2	4	4	2
Evotaz	NC	NC	4	4 PA	2	NC	NC	2
Prezcobix	NC	3	4	4 PA	2	NC	NC	2
Reyataz	NC	NC	5	4 PA	1,2	NC	4	2
PK ENHANCER TIER LEVELS								
Norvir	NC	3	3, 4	4 PA	1,2	NC	4	2
Tybost	NC	NC	NC	4 PA	2	NC	NC	2

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CONTINUED FROM PREVIOUS PAGE	Anthem Blue Cross Blue Shield	Bright Health	Cigna	Friday Health Plans	Denver Health (Elevate)	Kaiser Permanente	Rocky Mountain Health Plans	Oscar
Total Number of Tiers/Drug Levels	4	5	6	4	5	4	4	4
NUCLEOSIDE/NUCLEOTIDE REVERSE TRANSCRIPTASE INHIBITORS (NRTIS) TIER LEVELS								
Descovy	NC	NC	5	4 PA	2	4	NC	2
Truvada	4	3	5	4 PA	2	4	4	2
Epzicom	NC	NC	NC	4 PA	1	NC	NC	NC
Emtriva	4	5	3	4 PA	1,2	2	NC	2
EpiVir	NC	4 SP	3	4 PA	1,2	NC	NC	NC
Viread	3	5	5	4 PA	1,2	NC	NC	2
Ziagen	NC	NC	NC	4 PA	1	NC	NC	NC
Zerit	NC	NC	NC	4 PA	1	NC	NC	2
Videx	NC	5	NC	4 PA	1	NC	NC	2
Trizivir	NC	NC	NC	4 PA	1	NC	NC	NC
Retrovir	NC	NC	4	4 PA	1	NC	NC	2
Combivir	NC	NC	NC	4 PA	1	NC	NC	NC
NON-NUCLEOSIDE REVERSE TRANSCRIPTASE INHIBITORS (NNRTIS) TIER LEVELS								
Edurant	3	3	3	4 PA	2	4	4	2
Sustiva	NC	NC	NC	4 PA	1,2	NC	NC	NC
Intelence	3	5	4,5	4 PA	2	2,4	4	2
Rescriptor	4	NC	NC	4 PA	NC	2	4	3
Viramune	NC	NC	NC	4 PA	1	NC	NC	NC
ENTRY INHIBITOR TIER LEVELS								
Selzentry	3	3	4,5	4 PA	2	4	NC	2
FUSION INHIBITOR TIER LEVELS								
Fuzeon	NC	5 SP	5	4	2	NC	NC	4

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

- **APEAL 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 [CCR 4-2-62](#), which prohibits discrimination based on sexual orientation and gender identity within the insurance marketplace
- **FILE A COMPLAINT WITH THE COLORADO DIVISION OF INSURANCE** at <https://doi.colorado.gov/forconsumers/file-a-complaint>
- **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.