

Patient handout: frequently asked questions about PrEP access

What if I don't have insurance?

PrEP has become much more affordable since generic options have become available. Most PrEP prescriptions are for the generic version of oral PrEP, which costs around \$30 per month. Community clinics like [Planned Parenthood](#) and [Federally Qualified Health Centers](#) offer free or low-cost office visits and laboratory tests. You can also contact an [outreach navigator](#) for help finding affordable care. Outreach navigators can also help you enroll in the [Oregon Health Plan](#) if you are eligible and can help you apply for patient assistance programs if needed.

What if I have insurance, but I'm worried about medication copays and other costs?

Most insurance plans must cover the full cost of PrEP medications and the medical visits and labs associated with PrEP – so your visits and prescriptions should be covered in full, with no copays. This requirement started in 2021, so if you tried to get PrEP before and were faced with large copays or other expenses, try again! If your insurance plan does not cover all of your costs, consider seeking free or low-cost services from a community clinic such as a [Federally Qualified Health Center](#) or [Planned Parenthood](#) and applying for copay support through a [patient assistance program](#). You can also contact an [outreach navigator](#) for help with any insurance questions including determining what your insurance covers. Outreach navigators can also help you apply for patient assistance programs.

What if I'm on gender-affirming hormone therapy?

Daily oral PrEP and injectable PrEP can be safely and effectively used alongside hormone therapy. Studies have shown that PrEP use does not change blood levels of hormones, so it will not interfere with gender-affirming hormone therapy. Some hormones have been noted to slightly reduce blood and rectal levels of the oral PrEP medication tenofovir, but not enough to make a difference: PrEP levels remain at protective levels when oral PrEP is taken daily. On-demand PrEP is not currently recommended for patients on hormone therapy due to a lack of research. You can learn more about research on PrEP and hormone use online at [Aidsmap](#) and [Poz](#). Talk to a health provider if you have concerns about using PrEP and hormones.

Will my medical provider judge me if I ask for PrEP?

There are many reasons why someone might want to use PrEP. It's important to find a provider who is knowledgeable about PrEP, or who is supportive and willing to learn about PrEP. You deserve to have a provider you can talk freely with, who you trust, and who makes you feel comfortable. Providers specializing in reproductive health, HIV, and/or LGBTQ care – such as [LGBTQ-friendly clinics](#) and [Planned Parenthood](#) – are often most informed about PrEP. There are also over 430 providers across Oregon who asked to be listed on the [PrEP Provider Directory](#), indicating that they are open to discussing and providing PrEP. Some of these providers offer telehealth services, so you can meet with them to discuss PrEP virtually.

What if I'm under 18 years old?

In Oregon, minors 15 years of age and older can consent to medical services without parental consent and minors of any age can access family planning and sexual and reproductive health services without parental consent. Oregon providers are allowed – but not required – to inform a parent about a

minor's care, diagnosis, or treatment. Talk to your provider or an [outreach navigator](#) if you have concerns about information being shared with a parent or guardian.

What if I'm on my parents' insurance and want to keep my PrEP use private?

There are ways to protect your privacy, even if you are on a parent's insurance plan. Most insurance plans send out Explanations of Benefits (EOB) letters, which are summaries of the healthcare services you have received. This letter may be sent to the person who pays for your health insurance plan (the primary account holder). However, Oregon law guarantees you the right to have protected health information sent directly to you instead of to the primary account holder. You can receive this information directly via email, telephone, or a different mailing address. See [Oregon's Patient Right to Privacy website](#) for information, including the [Request for Confidential Communication form](#). The Oregon Health Plan (Medicaid/OHP) does not send out EOBs. Always talk to your provider about your confidentiality concerns.

What if I don't currently have legal documentation to reside in the US?

On March 9, 2021, the expanded federal [public charge](#) rule was blocked permanently – it is no longer in effect anywhere in the United States. This means that immigrants can safely apply for and receive public health benefits without affecting their immigration status. If you have questions about public charge, consult [PIF's Public Charge Community Resources](#) or contact an immigration lawyer. Immigration status does not affect whether someone qualifies for the Oregon Health Plan (Medicaid/OHP). This means that people of any immigration status who meet income and other criteria will qualify for full OHP benefits, including full coverage of PrEP medications and services. Consult the [Oregon Health Plan website](#) or an [outreach navigator](#) to learn more about OHP enrollment.

What if my insurance company still requires prior authorization for PrEP?

[Oregon Health Plan](#) clients will not face prior authorization requirements or copays for PrEP. If your insurance company is still requiring prior authorizations and charging copays, you can appeal to remove these barriers. You can also ask your provider to appeal the insurance plan's policies and practices. Many insurance plans will cover an initial supply of medications until your appeal is resolved. [Patient assistance programs](#) can also help cover medication copays. Connect with an [outreach navigator](#) or [the state insurance commissioner](#) for assistance.

What if I've used PrEP before but stopped taking it – will it be approved again?

Plans and insurers cannot restrict the number of times an individual may start and stop PrEP.

How can I find an outreach navigator to assist me with PrEP access and coverage?

There are three organizations that currently provide free navigation services:

- [Cascade AIDS Project](#) serves Clackamas, Columbia, Multnomah, Washington, and Yamhill Counties.
- [Eastern Oregon Center for Independent Living](#) serves Baker, Gilliam, Grant, Harney, Hood River, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wasco, and Wheeler Counties.
- [HIV Alliance](#) serves Benton, Clatsop, Coos, Crook, Curry, Deschutes, Douglas, Jackson, Jefferson, Josephine, Klamath, Lake, Lane, Lincoln, Linn, Marion, Polk, and Tillamook Counties