

PrEP Access and Coverage Act of 2021

Senator Tina Smith (D-Minn.) and Rep. Adam B. Schiff (D-Calif.)

About PrEP and PEP

PrEP is a daily prescription medication that dramatically reduces the risk of HIV infection. PEP is an antiretroviral medication prescribed to HIV-negative patients immediately following a specific high-risk exposure to HIV that can reduce the odds of transmission. Together, these highly effective medications can help stop the spread of HIV, and it is critical that they are accessible and affordable for every patient who needs them.

The Problem

These life-saving drugs are underutilized by the communities that need them most. This is partially driven by limited access to health insurance that covers PrEP, PEP, or the necessary tests and follow-up visits associated with these medications. This has resulted in significant disparities among those who are recommended to take PrEP or PEP, and those who are prescribed the medication. According to the Centers for Disease Control and Prevention (CDC), in 2016, white individuals made up 26 percent of those who are considered at-risk for contracting HIV, yet they made up over 68 percent of those who received PrEP prescriptions that year. Black individuals accounted for 43 percent of high-risk individuals but made up only 11 percent of PrEP users. Similarly, Hispanic individuals accounted for 13 percent of prescriptions despite making up nearly 25 percent of those considered high-risk.

The Solution

To address these inequities, Senator Tina Smith and Representative Adam Schiff's PrEP Access and Coverage Act would:

- Ensure comprehensive health insurance coverage of HIV prevention drugs by eliminating out-of-pocket costs for the medication and associated costs, including lab fees, for individuals who are enrolled in federally regulated private and public health insurance plans (including Medicaid, Medicare, CHIP, and TRICARE).
- Prohibit prior authorization requirements for HIV prevention drugs under private and public health insurance plans.
- Prohibit denying coverage or increasing premiums for disability insurance, life insurance, or long-term care insurance policies based on a person taking medication for HIV prevention.
- Direct the Department of Health and Human Services (HHS) Secretary to establish public health education campaigns to increase utilization of PEP and PrEP among individuals at risk of contracting HIV.
- Establish a grant program for States, Territories, Tribes, and health care facilities, such as Federally Qualified Health Centers and family planning centers, to expand access to PrEP and PEP for uninsured individuals and underserved communities.

The PrEP Access and Coverage Act is endorsed by: National Alliance of State & Territorial AIDS Directors (NASTAD), HIV + Hepatitis Policy Institute, The AIDS Institute, Whitman-Walker Health, Human Rights Campaign (HRC), Planned Parenthood North Central States, Rainbow Health, The Aliveness Project, WeARE The Clinic, APLA Health.