



HIV PRE-EXPOSURE PROPHYLAXIS (PREP) AT A GLANCE: JUNE 2020

INTRODUCTION

The HIV PrEP At a Glance tool provides an overview of the coverage of key PrEP services in Massachusetts as of April 2020 in order to give health care providers quick access to basic coverage information to help inform discussions with patients about treatment. The tool provides a series of tables that outline coverage (and related costs and restrictions) for three categories of health insurance plans: (1) silver-level Qualified Health Plans (QHPs), (2) ConnectorCare plans, and (3) Medicaid (MassHealth) plans. The information in these tables is based upon publicly available information on the Massachusetts Health Connector website and individual insurer websites.

Please note that health insurance plans occasionally alter coverage, associated costs, or restrictions over the course of a plan year. Health care providers and plan members should therefore always confirm coverage by contacting the individual plan. To confirm the current coverage status of any service, providers and members can use the contact numbers provided under each table.

The United States Preventive Services Task Force (USPSTF) issued a final recommendation regarding PrEP in June 2019. In the final recommendation, USPSTF recommends offering PrEP to persons who are at high risk of HIV infection, concludes there is a substantial net benefit from the use of PrEP in persons at high risk for HIV infection, and provides an “A” rating for this recommendation.¹ Beginning in the 2021 plan year, QHPs and ConnectorCare plans cannot charge copayments for PrEP prescribed to persons at high risk. Additionally, under new MassHealth copayment policy, PrEP is free for MassHealth members beginning July 1, 2020.²

Did you know? Patients who are on another person’s health insurance plan (such as that of their parent, spouse, or partner) may be able to request that they receive an insurance company’s summary of payment (SOP) or explanation of benefits (EOB) form directly, rather than having it sent to the insurance policy holder. In addition, health insurance plans may not identify or describe PrEP-related and other “sensitive health care services” in an SOP or EOB. More information is available at <https://www.hcfama.org/confidentiality>.

¹ U.S. Preventive Servs. Task Force, *Preexposure Prophylaxis for the Prevention of HIV Infection: US Preventive Services Task Force Recommendation Statement*, 321 JAMA 2203 (2019).

² MassHealth requires a copayment of \$3.65 for many prescriptions; however, as of July 1, 2020, MassHealth has restricted copayments as relating to an expanded set of services and categories of beneficiaries. For more information, visit: <https://www.mass.gov/service-details/masshealth-copayments-frequently-asked-questions>.

MASSACHUSETTS SILVER-LEVEL QUALIFIED HEALTH PLANS

The table below summarizes coverage of PrEP services in the silver-level Qualified Health Plans (QHPs) available to individuals via the Massachusetts health insurance marketplace (Massachusetts Health Connector). The silver-level QHPs were chosen for inclusion in this resource because they are generally representative of coverage and are often the most cost-effective choice for low-income consumers. More information on these plans is available on the Massachusetts Health Connector website: <https://mahealthconnector.optum.com/individual/>.

Abbreviations: Cost = Patient Cost-Sharing; PCP = Primary Care Provider; Util. Mgmt. = Utilization Management Requirements; QL = Quantity Limit; PA = Prior Authorization; ST = Step Therapy

Plan Name	Cost of Services		Truvada (emtricitabine / tenofovir)			Descovy (emtricitabine / tenofovir alafenamide)		
	PCP	Lab Tests	Covered (Yes/No)	Cost	Util. Mgmt.	Covered (Yes/No)	Cost	Util. Mgmt.
AllWays Health Partners – Complete HMO 2000 II	\$30	\$60	Yes	\$60	QL	Yes	\$60	QL
Blue Cross Blue Shield of Massachusetts – HMO Blue Basic	\$30	\$60	Yes	\$60	--	Yes	\$60	--
BMC HealthNet Plan – Standard Silver A II	\$30	\$60	Yes	\$100	--	Yes	\$100	--
Fallon Health – Community Care Silver Connector II	\$30	\$60	Yes	\$100	--	Yes	\$100	--
Fallon Health – Direct Care Silver Connector II	\$30	\$60	Yes	\$100	--	Yes	\$100	--
Fallon Health – Select Care Silver Connector II	\$30	\$60	Yes	\$100	--	Yes	\$100	--
Harvard Pilgrim Health Care – Standard Silver	\$30	\$60	Yes	\$60	--	Yes	\$60	--
Health New England – HNE Silver A II	\$30	\$60	Yes	\$60	--	Yes	\$100	--
Tufts Health Plan – Tufts Health Direct Silver 2000	\$30	\$60	Yes	\$60	--	Yes	\$60	--
Tufts Health Plan – Premier Silver 2000	\$50	\$75	Yes	\$60	--	Yes	\$60	--
UnitedHealthcare – Navigate Silver 2000	\$30	\$60	Yes	\$100	QL	Yes	\$100	QL

Contact Numbers for Providers: AllWays Health Partners: 1-855-444-4647; BCBS of MA: 1-800-882-2060; BMC HealthNet: 1-888-566-0008; Fallon Health: 1-866-275-3247; Harvard Pilgrim Health Care: 1-800-708-4414; Health New England: 1-800-842-4464; Tufts Health Plan: 1-888-884-2404 or 1-888-257-1985; UnitedHealthcare: 1-877-842-3210

Contact Numbers for Members: AllWays Health Partners: 1-866-414-5533; BCBS of MA: 1-800-262-2583; BMC HealthNet: 1-855-833-8120; Fallon Health: 1-800-868-5200; Harvard Pilgrim Health Care: 1-888-333-4742; Health New England: 1-800-310-2835; Tufts Health Plan: 1-800-462-0224 or 1-888-257-1985; UnitedHealthcare: 1-877-856-2429

CONNECTORCARE PLANS

The table below summarizes coverage of PrEP services in the Massachusetts ConnectorCare plans. ConnectorCare plans are low-cost plans available to individuals with household incomes up to 300% of the federal poverty level. In general, there are three levels of ConnectorCare plans, with standardized cost-sharing on each level. More information on these plans is available on the Massachusetts Health Connector website: <https://mahealthconnector.optum.com/individual/>.

Abbreviations: Cost = Patient Cost-Sharing; PCP = Primary Care Provider; Util. Mgmt. = Utilization Management Requirements; QL = Quantity Limit; PA = Prior Authorization; ST = Step Therapy

Plan Name	Cost of Services		Truvada (emtricitabine / tenofovir)			Descovy (emtricitabine / tenofovir alafenamide)		
	PCP	Lab Tests	Covered (Yes/No)	Cost	Util. Mgmt.	Covered (Yes/No)	Cost	Util. Mgmt.
AllWays Health Partners – Complete HMO ConnectorCare 0/0	\$0	\$0	Yes	\$0	QL	Yes	\$0	QL
AllWays Health Partners – Complete HMO ConnectorCare 10/18	\$10	\$0	Yes	\$20	QL	Yes	\$20	QL
AllWays Health Partners – Complete HMO ConnectorCare 15/22	\$15	\$0	Yes	\$25	QL	Yes	\$25	QL
BMC Health Net Plan – ConnectorCare Plan Type I	\$0	\$0	Yes	\$3.65	--	Yes	\$3.65	--
BMC Health Net Plan – ConnectorCare Plan Type II	\$10	\$0	Yes	\$40	--	Yes	\$40	--
BMC Health Net Plan – ConnectorCare Plan Type III	\$15	\$0	Yes	\$50	--	Yes	\$50	--
Fallon Health – Community Care I	\$0	\$0	Yes	\$3.65	--	Yes	\$3.65	--
Fallon Health – Community Care II	\$10	\$0	Yes	\$40	--	Yes	\$40	--
Fallon Health – Community Care III	\$15	\$0	Yes	\$50	--	Yes	\$50	--
Health New England – HMO ConnectorCare 1	\$0	\$0	Yes	\$3.65	--	Yes	\$3.65	--
Health New England – HMO ConnectorCare 2	\$10	\$0	Yes	\$20	--	Yes	\$40	--
Health New England – HMO ConnectorCare 3	\$15	\$0	Yes	\$25	--	Yes	\$50	--
Tufts Health Plan – Direct ConnectorCare Plan Type I	\$0	\$0	Yes	\$3.65	--	Yes	\$3.65	--
Tufts Health Plan – Direct ConnectorCare Plan Type II	\$10	\$0	Yes	\$20	--	Yes	\$20	--
Tufts Health Plan – Direct ConnectorCare Plan Type III	\$15	\$0	Yes	\$25	--	Yes	\$25	--

Contact Numbers for Providers: AllWays Health Partners: 1-855-444-4647; BMC HealthNet: 1-888-566-0008; Fallon Health: 1-866-275-3247; Health New England: 1-800-842-4464; Tufts Health Plan: 1-888-257-1985

Contact Numbers for Members: AllWays Health Partners: 1-866-414-5533; BMC HealthNet: 1-855-833-8120; Fallon Health: 1-800-868-5200; Health New England: 1-800-310-2835; Tufts Health Plan: 1-800-462-0224 or 1-888-257-1985

MASSHEALTH PLANS

The table below summarizes coverage of PrEP services in MassHealth, Massachusetts’s Medicaid program.³ MassHealth offers a variety of coverage options, depending upon applicant eligibility. Coverage may be provided directly by MassHealth, through the MassHealth Primary Care Clinician Plan (PCCP), or by an Accountable Care Organization (ACO) or a Managed Care Organization (MCO) contracting with MassHealth.

Abbreviations: **Cost** = Patient Cost-Sharing; **PCP** = Primary Care Provider; **Util. Mgmt.** = Utilization Management Requirements; **QL** = Quantity Limit; **PA** = Prior Authorization; **ST** = Step Therapy

Insurer ⁴	Cost of Services		Truvada (emtricitabine / tenofovir)			Descovy (emtricitabine / tenofovir alafenamide)		
	PCP	Lab Tests	Covered (Yes/No)	Cost	Util. Mgmt.	Covered (Yes/No)	Cost	Util. Mgmt.
MassHealth*	\$0	\$0	Yes	\$0 beginning July 1	--	Yes	\$0 beginning July 1	--
AllWays Health Partners – My Care Family	\$0	\$0	Yes	\$0 beginning July 1	QL	Yes	\$0 beginning July 1	QL
BMC HealthNet**	\$0	\$0	Yes	\$0 beginning July 1	--	Yes	\$0 beginning July 1	--
Fallon Health***	\$0	\$0	Yes	\$0 beginning July 1	--	Yes	\$0 beginning July 1	--
Health New England – BeHealthy Partnership	\$0	\$0	Yes	\$0 beginning July 1	--	Yes	\$0 beginning July 1	--
Tufts Health Plan****	\$0	\$0	Yes	\$0 beginning July 1	--	Yes	\$0 beginning July 1	--

*Describes coverage for MassHealth fee-for-service, PCCP, and Primary Care ACOs

** Describes coverage for BMC HealthNet MCO coverage and BMC HealthNet-associated ACOs (BMC HealthNet Plan Community Alliance, BMC HealthNet Plan Mercy Alliance, BMC HealthNet Plan Signature Alliance, and BMC HealthNet Plan Southcoast Alliance)

*** Describes coverage for Fallon Health ACOs (Berkshire Fallon Health Collaborative, Fallon 365 Care, Wellforce Care Plan)

****Describes coverage for Tufts Health Together MCO coverage and Tufts Health Together-associated ACOs (Tufts Health Together with Atrius Health, Tufts Health Together with Beth Israel Deaconess Care Organization (BIDCO), Tufts Health Together with Boston Children’s ACO, and Tufts Health Together with Cambridge Health Alliance (CHA))

Contact Numbers for Providers: MassHealth: 1-800-841-2900; AllWays Health Partners: 1-855-444-4647; BMC HealthNet: 1-888-566-0008; Fallon Health: 1-866-275-3247; Health New England: 1-800-842-4464; Tufts Health Plan: 1-888-257-1985

Contact Numbers for Members: MassHealth: 1-800-841-2900; AllWays Health Partners: 1-800-462-5449; BMC HealthNet: 1-888-566-0010; Fallon Health: 1-800-868-5200; Health New England: 1-800-786-9999; Tufts Health Plan: 1-888-257-1985

³ MassHealth requires a copayment of \$3.65 for many prescriptions; however, as of July 1, 2020, MassHealth has restricted copayments as relating to an expanded set of services and categories of beneficiaries. For more information, visit: <https://www.mass.gov/service-details/masshealth-copayments-frequently-asked-questions>.

⁴ For members of the Lahey Clinical Performance Network ACO, claims are submitted to the appropriate MCO (Tufts Health Together or BMC HealthNet Plan).