

If you or a family member covered under your health plan has a diagnosis of HIV/AIDS, knowing the cost of medications can help you make a more informed decision when selecting a plan.

This guide developed by the District of Columbia Department of Insurance, Securities and Banking provides an overview of several commonly prescribed drugs used to treat HIV/AIDS. For each insurance company offering plans for sale on DC Health Link, the chart on the next page depicts the name of each drug along with the corresponding drug cost-sharing.

Reference the chart on the next page alongside the Summary of Benefits and Coverage (SBC) for your potential plan to get an idea of your out-of-pocket prescription cost. Once you have identified the cost-sharing tier for each drug, use the corresponding SBC for each plan on DC Health Link to find the actual out-of-pocket cost-sharing of the drug.

As you consider different plan options, also check your SBC to see whether your cost-sharing on prescription drugs will apply before or after you reach your deductible.



2024 HIV/AIDS Rx Review Guide

Covered HIV/AIDs Drugs	District of Columbia Insurance Companies							
	Aetna		CareFirst		Kaiser		United Healthcare	
Drug Name	Restrictions	Copayment/ Coinsurance	Restrictions	Copayment/ Coinsurance*1	Restrictions	Copayment/ Coinsurance*	Restrictions	Copayment/ Coinsurance ²
Truvada	N/A	NC	PA/ST	\$0-\$75 after ded	N/R	\$25-\$110; 0%- 50%~	N/R	\$0-\$150
Emtricitabine/ Tenofovir Disoproxil Fumarate (Generic Truvada)	N/R	\$12-25	N/R	\$0-25 after ded	N/R	\$5-\$110;0%-50%~	N/R	\$0-25
Norvir	N/R	\$50-\$75	N/R	\$0-\$75 after ded	N/R	\$15-\$110;0%-50%	N/R	\$0-\$75 ³
Atripla/ Generic Atripla	N/R	NC/\$12-\$15	Not covered		N/R	\$25-\$110;0%-50%	NC/ST	NC/\$0-75
Prezista	N/R	\$50-\$75	N/R	\$0-\$75 after ded.	N/R	\$15-\$110;0%-20%	N/R	\$0-\$75
Isentress	N/R	\$50-\$75	N/R	\$0-\$75 after ded	N/R	\$15-\$110;0%-20%	N/R	\$0-\$75
Reyataz	N/R	\$50-\$75	N/R	\$0-\$75 after ded	N/R	\$15-\$110;0%-50%	N/R	\$0-\$75
Complera	N/R	N/C	N/R	N/C	N/R	\$15-\$110;0%-20%	N/R	\$0-\$150
Stribild	N/R	N/C	N/R	N/C	N/R	\$15-\$110;0%-20%	N/R	\$0-\$150
Abacavir Sulfate/ Lamivudine	N/R	\$12-\$25	N/R	\$0-\$25 after ded	N/R	\$5-\$45; 0%-20%	N/R	\$0-\$75
Epzicom	Not covered		Not covered		N/R	\$25-\$110;0%-50%	Not covered	
Kaletra/Generic Kaletra	N/R	NC/ \$12-\$25	N/R	NC/NC	N/R	\$25-\$110;0%-50%	N/R	\$0-150 tablet or oral solution/ \$0-75
Tivicay	N/R	\$50-\$75	N/R	\$0-\$75 after ded	N/R	\$15-\$110;0%-50%	N/R	\$0-\$100
Apretude	N/A	NC	N/A	NC	N/A	\$25-\$110	N/A	NC

Note: Formularies are subject to change during the plan year. Please contact your insurance company for the most up to date information.

KEY				
ST	Step Therapy			
РА	Pre-Authorization			
N/A	Not Applicable			
N/C	Not Covered			
N/R	No Restriction			
Ded	Deductible			

^{*}The cost share for this drug could be a copayment or coinsurance depending on the plan. $^{\rm l}$ Coinsurance is 20% after deductible (\$150 max).

²The cost share for this drug could be a copayment or coinsurance depending on the plan. Co-insurance ranges from 30% - 50%.

³The cost share for this drug differs depending on the form the drug is prescribed (e.g. capsule, powder, or solution)

- Zero cost only for HIV pre-exposure prophylaxis https://www.uspreventiveservicestaskforce.org/uspstf/recommendation-topics/uspstf-and-b-recommendations