

Navigating Health Insurance and PrEP Costs

Call your insurance provider. Try customer service or membership service number on the back of your insurance card.

Let the representative that is on the line know that you have a few questions about your insurance coverage; **write down the responses below.**

- 1** Is _____ "In_Network"? _____
(Your doctor's name)
- 2** How much is my deductible? _____
- 3** How much is my lab deductible? _____
- 4** Is _____ an "In_Network" lab? _____
(Laboratory company name)
- 5** How much is my Out-Of-Pocket Maximum? _____
- 6** What is my medication prescription deductible? _____
- 7** What are the prescription tiers for Truvada and Descovy as PrEP?
Truvada _____ Descovy _____
- 8** What is the max coverage or cost for each prescription tier? _____
- 9** (Medicare only) What is a medication/prescription donut and does it apply for Truvada or Descovy? _____
- 10** What is my Primary Care Physician (PCP) office visit co-pay? _____
- 11** What is my Specialist (maybe Infectious Diseases) office visit co-pay? _____
- 12** What is my Urgent Care visit co-pay? _____
- 13** What is my ER visit co-pay? _____
- 14** What are my preventive care visits and procedures that are covered 100%?

If you still have questions regarding what your insurance covers or what terms mean, continue to gather information from your insurance representative. You can always ask the representative to send you an explanation of benefits packet to look over and bring to your next appointment to review.