

WISCONSIN AIDS/HIV PROGRAM NOTES

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Accessing Drug Therapies for Persons Living with HIV Infection

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For individuals living with HIV/AIDS, access to prescription drugs is critical. Studies continue to show that antiretroviral therapy (ART) not only improves the health of individuals taking ART but that it also reduces significantly the risk for continued transmission of HIV. For these reasons, federal treatment guidelines now recommend that ART be initiated in all HIV-infected individuals regardless of CD4 count.¹ In addition to ART, many individuals living with HIV also require other types of prescription drugs for treatment of various comorbidities.

The Affordable Care Act (ACA) will provide many individuals living with HIV access to health insurance and prescription drug coverage for the first time. However, even after full ACA implementation, many individuals may remain uninsured, including individuals who are not present legally in the United States and other groups that are exempt from the ACA individual mandate for health insurance. Those who do qualify for insurance may be unable to afford co-pays or coinsurance associated with their prescription drug coverage. This paper briefly examines available resources providing access to ART and other prescription drugs for individuals living with HIV regardless of insurance status.

Access to ART for Individuals without Prescription Drug Coverage

In Wisconsin, uninsured individuals living with HIV who have household incomes below 300 percent of the Federal Poverty Level (FPL) can access ART through the AIDS Drug Assistance Program (ADAP). In addition to ART, Wisconsin's ADAP also provides coverage for hepatitis C medications, hepatitis vaccines, and several HIV-related medications including antibiotics and medications used to treat common side effects caused by ART. The complete Wisconsin ADAP drug formulary is available on the AIDS/HIV Program [website](#).

Individuals who are uninsured but over income limits for Wisconsin ADAP may be able to access ART through patient assistance programs (PAPs). PAPs are administered by pharmaceutical companies to provide certain free medications to low-income persons who do not qualify for private health insurance or programs such as Medicaid, Medicare, or ADAPs. In 2012, the U.S. Department of Health and Human Services (DHHS), along with seven pharmaceutical companies, the National Alliance of State and Territorial AIDS Directors (NASTAD), and community stakeholders developed a [common PAP application form for](#)

¹ Guidelines for the Use of Antiretroviral Agents in HIV-1-Infected Adults and Individuals. February 2013. Available from: <http://aidsinfo.nih.gov/guidelines/html/1/adult-and-adolescent-arv-guidelines/0>.

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[accessing HIV medications](#). A NASTAD [blog](#) highlights the common application form and introduces supporting materials, including a video produced by DHHS and AIDS.gov about the form. Prior to the development of the common form, patients and their advocates had to complete a separate and unique application for each PAP. The common form allows users to complete one application that is accepted by various pharmaceutical companies. Many of the PAPs will cover the cost of ART for uninsured individuals with household incomes up to 500 percent of the FPL. In some cases, PAPs may cover the cost of ART for individuals with even higher incomes if an individual or their advocate can demonstrate a clear need for assistance on the application. PAPs are also an important resource for uninsured individuals who have experienced possible exposure to HIV and require post-exposure prophylaxis (PEP). Because PEP needs to be administered within 72 hours of the exposure in order to be effective, many pharmaceutical companies have developed mechanisms for expediting PAP applications in these situations.

More information on PAPs for ART and hepatitis C medications is provided below. The following PAP-related fact sheets are hyperlinked to their location on the web.

[NASTAD Fact Sheet: Pharmaceutical Company Patient Assistance Programs](#)

This fact sheet provides background on PAPs, how to apply for them, and an overview of PAP contact information, drugs covered and financial eligibility criteria.

[Hepatitis C Support Project Fact Sheet: Patient Assistance Programs](#)

This resource provides background on HCV-related patient assistance programs, umbrella organizations (described below), how to apply for PAPs, and contact information for pharmaceutical company PAPs, including phone numbers and website locations.

Access to ART for Individuals with Prescription Drug Coverage

Starting on April 1, 2014, all non-disabled adults under the age of 65 with household incomes below 100 percent of the FPL will have access to Wisconsin Medicaid known as BadgerCare. Pregnant women and children with incomes up to 300 percent of the FPL will continue to be eligible for BadgerCare as they are currently. In addition to expanding coverage to all adults with incomes below 100 percent of the FPL, beginning in April all BadgerCare recipients will be covered under the [Standard Plan](#). The Standard Plan provides comprehensive prescription drug coverage with minimal cost-sharing, including coverage of all antiretroviral medications. Providers can use the [ForwardHealth Quick Reference Preferred Drug List](#) to determine which drugs are covered and which require prior authorization.

Individuals with incomes over 100 percent of the FPL who do not qualify for affordable employer-sponsored insurance or other government programs (Medicaid, Medicare, TRICARE) are now able to access private health insurance using the federal Health Insurance Marketplace.

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The ACA requires all individual insurance plans offered inside and outside of the Marketplace to cover ten established Essential Health Benefits (EHB). Prescription drugs are one of the EHB that plans must cover; however, the specific drugs covered by plans will vary from state to state. The federal government used the United HealthCare Choice Plus Plan to define EHB in Wisconsin. At a minimum, all individual plans offered in Wisconsin must cover all of the drugs listed on the [United Health Care Choice Plus Plan's drug formulary](#). This will provide individuals living with HIV in Wisconsin with access to a number of antiretroviral medications from each drug class.

Although individual plans are required to cover these drugs in order to comply with EHB rules, how much individuals will have to pay out-of-pocket for their medications will vary from plan to plan. Many advocates fear that co-pays and coinsurance for ART will be unaffordable. Because insurance companies are required to cover individuals regardless of their health status under the ACA, many plans are moving from medication co-pays to coinsurance in an attempt to keep plan costs down. This means that instead of paying a set amount per drug, individuals may have to cover a percentage of the total drug cost, that can be very expensive when applied to ART. Several resources exist which provide assistance to individuals who are unable to afford ART co-pays and/or coinsurance.

In addition to providing ART to uninsured individuals with household incomes under 300 percent of the FPL, Wisconsin ADAP also covers the cost of medication deductibles, co-pays and coinsurance for individuals with insurance and household incomes below 300 percent of the FPL. ADAP does not cover medication co-pays for individuals enrolled in Medicaid.

Pharmaceutical companies have also developed co-payment assistance programs (CAPs) to assist people with private insurance to obtain ART at their pharmacies. CAPs are an important resource for individuals with insurance who are over the income limits for the Wisconsin ADAP.

Individuals apply to CAPs through individual pharmaceutical companies. The level of co-payment assistance varies across pharmaceutical companies. Additional information regarding CAPs for ART is available from a downloadable NASTAD [fact sheet](#).

Access to other Prescription Drugs

Many individuals living with HIV/AIDS require access to prescription drugs other than ART to manage various comorbidities. The following resources allow patients and/or advocates to search and apply for existing PAPs and CAPs for hundreds of prescription drugs.

[Partnership for Prescription Assistance](#)

The Partnership for Prescription Assistance is funded by American pharmaceutical research companies and helps qualifying patients without prescription drug coverage obtain needed name brand and generic medicines for free or nearly free. The organization offers a single

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point of access to more than 475 public and private programs, including nearly 200 offered by biopharmaceutical companies. Individuals in need of assistance contact the Partnership for Prescription Assistance directly through a toll-free number or the web. Further information regarding the Partnership for Prescription Assistance is available on the organization's website at <https://www.pparx.org>.

NeedyMeds

NeedyMeds is a nonprofit information resource focused on assisting people in need, both insured and uninsured, to find assistance programs to help them afford their medications and costs related to health care. NeedyMeds maintains a comprehensive database on programs that help people facing problems paying for medications and health care; assists persons in need to apply to programs; and provides health-related education. Persons needing assistance contact NeedyMeds through a toll-free phone number or the organization's website at <http://www.needymeds.org>.

Access to drug therapies is critically important for persons living with HIV and for public health. The implementation of the ACA expands access to health care coverage for many individuals but some will continue to be uninsured and others may find co-pays or coinsurance associated with their prescription drug coverage unaffordable. A variety of public and private resources are available to assist individuals who need help in accessing and affording HIV and other drug therapies. HIV case managers in AIDS service organizations are available to assist persons living with HIV infection to understand and access prescription drug assistance programs.



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