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# PrEP Access: Arizona

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# PrEP ACCESS IN ARIZONA

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For residents of Arizona, covering the costs of PrEP care (Truvada, Descovy) can be done through various sources of health insurance. These include health plans through employers, commercial plans through the state’s marketplace (Cover Arizona), the state Medicaid program (AHCCCS), and other federal programs such as Medicare, Indian Health Service (IHS), and military care.

If a patient’s costs are not mostly or fully covered by their health plan, various pharmaceutical and charitable patient assistance programs (PAPs, see below) can help with co-pay costs for those who are eligible. Arizona does not have a state PrEP assistance program to help with costs as some other states have.

## EMPLOYER PLANS

Generally, employer plans will cover PrEP. However, depending upon the plan’s co-pay and deductible structure, an employee may need to seek assistance from a PAP. Further, if the employer offers an FSA or HSA, an employee can use pre-tax dollars to cover health expenses. (See page 61, *Flexible Spending Accounts*, for more information.)

## COMMERCIAL PLANS

Individuals who are not covered by an employer plan and who need health insurance can purchase it through the open market or through the state’s marketplace, called Cover Arizona ([www.coveraz.org](http://www.coveraz.org)). Open enrollment begins November 1, 2019 and ends December 15, 2019. Qualifying Life

Events can occur at any time that can also help a person get insurance ([tinyurl.com/ACA-QLE](http://tinyurl.com/ACA-QLE)).

Individuals can go online or chat with an enrollment worker on finding the best plan for their medical needs and budget. For assistance, go to [coveraz.org](http://coveraz.org) or call 800-377-3536. To find a local office for in-person assistance, go to [coveraz.org/connector](http://coveraz.org/connector).

Become familiar with and educate clients on required paperwork and documents ahead of time to help make the enrollment process easier. For some best practices on commercial insurance, see page 47, *Finding Insurance/Health Plans*, in Section 3 of the *Helping People Access PrEP* navigation manual from [PleasePrEPMe.org](http://PleasePrEPMe.org).

## MEDICAID

Medicaid expansion occurred in Arizona in July 2013, and nearly 1 in 4 Arizonans now receive Medicaid benefits. Through a great deal of work done by state health advocates, all Medicaid programs now pay for PrEP, as of October 1, 2019. Prior authorizations are not needed. However, Emergency Medicaid does not cover PrEP.

Arizona’s Medicaid agency—called AHCCCS (Arizona Health Care Cost Containment System)—offers free or low-cost health care to Arizona residents who have a Social Security number. Individuals must meet certain income and other requirements to obtain services.

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The basic income limit for childless adults is 138% FPL, or \$17,236. The FPL is higher for others who may be eligible such as pregnant adults, people with disabilities, and children under 18. AHCCCS is open year-round.

Applying to AHCCCS is a faster process when applying online with Health-e-Arizona Plus ([www.healtharizonaplus.gov](http://www.healtharizonaplus.gov)). Work with your client ahead of time to make sure all the required documents are in hand to scan and upload into the system to expedite the process whether you or they do it.

Clients can also apply in person at a local Department of Economic Security or Family Assistance Administration (FAA) office. However, this process can take up to 45 days to hear a decision. Find FAA offices at [www.azdes.gov/faa](http://www.azdes.gov/faa) or call 1-855-432-7587.

## MEDICARE

Most Medicare plans should cover PrEP. However, for those who are eligible, the AHCCCS may be able to cover some Medicare costs, such as premium assistance, co-pays and deductibles. Those with both Medicare and Medicaid (Medi-Medi) generally have very low co-pays. Individuals who aren't eligible for AHCCCS but who have gaps in prescription benefits or whose co-pays or deductibles are too high should seek the appropriate PAPs referenced below.

## INDIAN HEALTH SERVICE

For those who are served by the IHS, the AHCCCS offers the American Indian Health Plan to those

who meet eligibility requirements. Medicaid covers the cost of PrEP although individuals may continue to see providers within the IHS system. PAPs do not cover co-pay costs for those within the IHS system.

## MILITARY CARE

Most military health care plans can prescribe PrEP. For those in active duty, TRICARE Prime and TRICARE Select cover PrEP and open enrollment is November 11 to December 9, 2019. For discharged personnel, the Veterans Administration can also cover PrEP. In some cases, a referral to another clinic may be needed given the limited resources within some VA sites. Using a PAP to cover co-pay costs is limited to using Good Days, which can help those with TRICARE. PAPs do not cover co-pay costs for those within the VA system.

## TELEHEALTH SERVICES

For those who have difficulty getting to medical appointments or who live in more rural areas where pharmacies may not carry Truvada or Descovy, a PrEP prescription can be filled and delivered to home addresses through various telehealth services (except Nurx). See page 62 in Section 3 of the *Helping People Access PrEP* navigation manual from [PleasePrEPMe.org](http://PleasePrEPMe.org) for more information.

## PATIENT ASSISTANCE PROGRAMS

Several PAPs are available to help cover gaps in insurance for those who qualify. See the individual pages on Advancing Access, PAN, PAF and Good Days within Section 3 for more information on eligibility requirements.