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May 5, 2026

The Honorable Ginny Lyons  
Chair, Senate Committee on Health & Welfare  
Vermont State House  
115 State Street  
Montpelier, VT 05633

**Re: H.611 — MVP Coverage of HIV PrEP and PEP**

Dear Chair Lyons:

Thank you for the opportunity to summarize MVP Health Care ("MVP") current coverage of HIV pre-exposure prophylaxis (PrEP) and post-exposure prophylaxis (PEP) for the Senate Committee on Health & Welfare.

MVP is a regional, not-for-profit health plan headquartered in Schenectady, New York, that provides health insurance coverage to approximately 40,000 Vermonters enrolled in fully insured individual, small group, and large group health insurance policies, including through Vermont Health Connect. The summary below reflects coverage on MVP's Vermont fully-insured commercial plans for plan year 2026.

**HIV Pre-Exposure Prophylaxis (PrEP)**

PrEP refers to medications taken on an ongoing basis by individuals who do not have HIV but are at increased risk of acquiring it. MVP coverage of PrEP medications are as follows:

<b>Drug</b>	<b>Form</b>	<b>Member Cost-Share</b>	<b>Prior Authorization</b>
Emtricitabine/tenofovir disoproxil fumarate (generic Truvada)	Oral	\$0	None
Truvada (brand)	Oral	\$0 (after PA defaults to generic)	Yes — defaults to generic
Descovy	Oral	\$0	None
Apretude (cabotegravir)	Long-acting injectable	\$0	None
Yeztugo (lenacapavir)	Long-acting injectable	Specialty tier cost-share	None

The four PrEP medications evaluated by the U.S. Preventive Services Task Force in its August 2023 Grade A recommendation — generic emtricitabine/tenofovir DF, Descovy, and Apretude — are covered on MVP's Vermont commercial plans at zero member cost-share, including no deductible, copayment, or coinsurance, when prescribed for HIV pre-exposure prophylaxis. Brand-name Truvada is also available with no cost-share after a clinical prior authorization that defaults members to the therapeutically equivalent generic.

In addition to drug coverage, MVP’s preventive services payment policy adjudicates clinical services associated with PrEP at zero cost-share, including office visits with the prescribing clinician, HIV testing, screening for sexually transmitted infections, and administration of long-acting injectable PrEP.

Yeztugo (lenacapavir), approved by the FDA in June 2025, is covered on MVP’s Vermont commercial formulary at the specialty pharmacy tier.

**HIV Post-Exposure Prophylaxis (PEP)**

PEP refers to a 28-day course of antiretroviral medications taken after a potential HIV exposure to prevent infection. PEP must be initiated within 72 hours of exposure to be effective and is typically prescribed in emergency department, urgent care, or primary care settings following potential HIV exposures. MVP coverage of PEP medications are as follows:

<b>Drug</b>	<b>Use in PEP</b>	<b>Member Cost-Share</b>	<b>Prior Authorization</b>
Emtricitabine/tenofovir disoproxil fumarate (generic)	Backbone	Tier 2 specialty cost-share	None
Tivicay (dolutegravir)	Third agent	Tier 3 specialty cost-share	None
Isentress (raltegravir)	Third agent	Tier 2 specialty cost-share	None

PEP medications are dispensed at the applicable pharmacy benefit cost-share. Associated clinical services — initial evaluation, baseline and follow-up HIV testing, STI testing, and clinical follow-up — are covered subject to applicable plan benefit design.

**Relationship to H.611**

MVP’s current Vermont commercial coverage substantially aligns with what H.611 Sec. 10, amending 8 V.S.A. § 4077(h)(2), would require for commercial plans — coverage of the PrEP drugs recommended by USPSTF as of August 22, 2023 without member cost-sharing.

Please do not hesitate to contact me directly if the Committee would find additional detail helpful.

Sincerely,



Jordan Estey  
VP, Government Affairs  
MVP Health Care