



May 5, 2026
Cigna Healthcare

To: Chair Lyons and Members of the Senate Health & Welfare Committee

RE: H.611 An Act Relating to Miscellaneous Provisions Affecting the Department of Vermont Health Access

Chair Lyons and Members of the Senate Health & Welfare Committee:

The Cigna Group is a global health company, focused on the health and vitality of those we serve. Through our two divisions, Cigna Healthcare and Evernorth Health Services, we are committed to enhancing the lives of our clients, customers, and patients. Cigna participates in the large group commercial insurance market and works with in-state hospitals, physicians, and behavioral health providers to ensure covered members have access to services to achieve positive health outcomes for our members.

As an organization seeking the best methods to serve our members, I want to highlight how Cigna covers HIV PrEP and PEP for our members.

HIV Pre-Exposure Prophylaxis (PrEP)

- **Truvada:** Cigna covers Truvada as an HIV-1 treatment, with all files reviewed by a medical consultant. For PrEP, Truvada is considered a preventive drug and is not subject to prior authorization. If a patient's plan covers preventive care, Truvada for PrEP will be paid regardless of medical indication or necessity. The medical board recommends continuing to consider Truvada in PrEP as strictly preventive care in all cases. For plans with clear preventive care coverage, costs will be reimbursed and limited as preventive care.
- **Descovy and Apretude:** Starting January 1, 2025, under updated PPACA guidance, Cigna plans are required to cover certain PrEP medications (including Descovy and Apretude) without cost sharing. Descovy no longer requires prior authorization as of that date, while Apretude will continue to require clinical prior authorization to ensure patients meet FDA guidelines. Generic Truvada is already covered under PPACA as no cost share. Coverage for Descovy at no cost will be available at in-network retail pharmacies or through home delivery.
- **Eligibility:** PrEP is intended for HIV-negative individuals at high risk of exposure to HIV through sex or injection drug use. High-risk groups include men who have sex with men, transgender women, serodiscordant couples, substance abusers using needles, and sex workers.

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- **Additional Information:** PrEP should be part of a package of preventive measures and does not protect against other sexually transmitted diseases or pregnancy.

HIV Post-Exposure Prophylaxis (PEP)

- **PEP Overview:** PEP involves starting antiretroviral medication after potential exposure to HIV to prevent infection. It is an emergency measure, not a regular prevention method.
- **Timing and Duration:** PEP should be started as soon as possible after exposure, and no later than 72 hours. The regimen lasts for 1 month.
- **Recommended Regimens:** For adults, recommended drugs include Tenofovir combined with either lamivudine (3TC) or emtricitabine (FTC), plus ritonavir-boosted lopinavir (LPV/r). For children, zidovudine (AZT) and lamivudine (3TC) are used, with LPV/r as the third drug.
- **Cost:** PEP costs between \$600 and \$1,000 for a single course. Often, an official authority pays for PEP in cases such as sexual assault, accidental blood contamination, or for healthcare workers. PEP is not automatically \$0-cost preventive care in the way PrEP is under ACA preventive services rules. Members may still owe copays, coinsurance, or deductibles, depending on plan design.
- **Efficacy and Safety:** PEP can reduce the risk of HIV infection by over 80% if started promptly and taken correctly. It is safe, though it may cause unpleasant side effects due to high doses.

Please do not hesitate to reach out with any questions you may have.

Best Regards,

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