HIV+HEP
POLICY INSTITUTE

PRESS RELEASE

September 2, 2026

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HIV+Hep Praises DC, Massachusetts, and Delaware for Protecting PrEP Access

Jurisdictions Act to Require Insurers to Cover PrEP Without Cost-Sharing

Washington, DC… After Governor Matt Meyer signed a bill to require insurance coverage of PrEP drugs into law on August 31st, Delaware became the latest jurisdiction this year, following the District of Columbia and Massachusetts, to enact requirements that private insurers must cover HIV prevention medications without cost-sharing or prior authorization. In response to these developments, **Carl Schmid, executive director** of the **HIV+Hepatitis Policy Institute**, issued the following statement:

"DC, Massachusetts, and Delaware have joined a growing number of states and jurisdictions acting to guarantee insurance coverage of highly effective HIV prevention medications known as PrEP without cost-sharing or prior authorization. These laws not only enshrine the coverage requirements into state law, but clarify that the full range of PrEP options, including newer long-acting injectables, must be covered. We thank Governor Meyer, Governor Healey, Mayor Bowser, and the lawmakers who championed these protections that will reduce access barriers, and we urge other states to follow their lead."

Under the Affordable Care Act, most health plans must cover PrEP without cost-sharing due to its "A" rating from the U.S. Preventive Services Task Force. Recent federal developments have created uncertainty about the future of those protections, making state action increasingly important.

The three measures strengthen access to HIV prevention medications through distinct protections:

- The **District of Columbia** enacted B26-0159, the PrEP DC Amendment Act of 2026, which requires insurers to cover all PrEP and PEP drugs, and related testing and counseling services without cost-sharing or prior authorization. The law also prohibits discrimination based on PrEP use by life and disability insurance carriers. Having completed its mandatory congressional review period, the law takes effect for DC-regulated plans issued on or after January 1, 2027.

- **Delaware's** House Substitute No. 1 for House Bill 200 requires insurers to cover all medically necessary PrEP and post-exposure prophylaxis (PEP) medications and related testing and counseling services without cost-sharing, prior authorization, or step therapy. The bill is effective for state regulated plans starting on or after January 1, 2027.
- **Massachusetts** enacted PrEP coverage provisions as part of its Fiscal Year 2027 budget (House, No. 5555). It requires state-regulated commercial plans, Health Connector plans, state employee health plans, and MassHealth (Medicaid) to cover PrEP drugs and related services without cost-sharing or utilization management. It also requires state and county correctional facilities to provide individuals with HIV prevention information and, if appropriate, a supply of HIV prevention medication prior to release. The legislation took effect July 9, 2026. State health and correctional mandates apply immediately, while private insurance protections will roll out as policies are issued or renewed for the next plan year.

The **HIV+Hepatitis Policy Institute** contributed to each of the bills' passage by providing testimony, letters, and outreach to legislators and advocates. Many advocacy organizations, providers, and community partners in each jurisdiction provided leadership and persistence that carried these measures across the finish line.

PrEP users in these jurisdictions who face cost-sharing or prior authorization for their PrEP drugs, office visits, or labs are encouraged to file complaints with their insurance regulator: the Delaware Department of Insurance, the Massachusetts Division of Insurance, or DC's Department of Insurance, Securities and Banking. PrEP users can also reach out to the HIV+Hepatitis Policy Institute with any issues they encounter with insurers.

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The **HIV+Hepatitis Policy Institute** is a national, non-profit organization whose mission is to promote quality and affordable healthcare for people living with or at risk of HIV, hepatitis, and other serious and chronic health conditions.