

ATRIPLA



SILVER PLANS

HEALTH ALLIANCE MEDICAL PLANS, INC.

HMO 4000b Elite Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 4000b Methodist Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 4000b OSF Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 5000c Elite Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 5000c Methodist Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3500a Methodist Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3500a OSF Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 6300 Elite Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 6300 Methodist Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 6300 OSF Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 6300 Riverside Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 7350 Elite Silver	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 7350 Methodist Silver	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 7350 OSF Silver	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 7350 Riverside Silver	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 5000c OSF Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 7350 Riverside Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO HSA 3250 Elite Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO HSA 3250 Methodist Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO HSA 3250 OSF Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 3500a Elite Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 3500a Methodist Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 3500a OSF Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3100 Elite Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3100 Methodist Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3100 OSF Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3500a Elite Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER

CELTIC INSURANCE COMPANY

Ambetter Balanced Care 1 (2018) + Vision + Adult Dental: IlliniCare Health Network	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
Ambetter Balanced Care 1 (2018): IlliniCare Health Network	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
Ambetter Balanced Care 12 Standardized (2018): IlliniCare Health Network	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
Ambetter Balanced Care 2 (2018) + Vision + Adult Dental: IlliniCare Health Network	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
Ambetter Balanced Care 2 (2018): IlliniCare Health Network	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
Ambetter Balanced Care 3 (2018) + Vision + Adult Dental: IlliniCare Health Network	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
Ambetter Balanced Care 3 (2018): IlliniCare Health Network	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
Ambetter Balanced Care 4 (2018): IlliniCare Health Network	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER

CIGNA HEALTHCARE OF ILLINOIS, INC.

Cigna Connect 3400	COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Cigna Connect 4000	COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER

BLUE CROSS BLUE SHIELD OF ILLINOIS

Blue Choice Preferred Silver PPO 203	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Blue FocusCare Silver 210	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Blue Precision Silver HMO 206	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
BlueCare Direct Silver 212 with Advocate	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER

ATRIPLA



BRONZE PLANS

HEALTH ALLIANCE MEDICAL PLANS, INC.

HMO 4000d Elite Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 4000d Methodist Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 4000d OSF Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3700 Elite Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3700 Methodist Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3700 OSF Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3800 Elite Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3800 Methodist Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3800 OSF Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 3750c Methodist Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 3750c OSF Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 5000a Elite Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 5000a Methodist Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 5000a OSF Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS HSA 6550 Elite Bronze	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS HSA 6550 Methodist Bronze	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS HSA 6550 OSF Bronze	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 3750c Elite Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER

CIGNA HEALTHCARE OF ILLINOIS, INC.

Cigna Connect 6650	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Cigna Connect 7150	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER

BLUE CROSS BLUE SHIELD OF ILLINOIS

Blue Choice Preferred Bronze PPO 201 - Two 40 PCP Visits	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Blue Choice Preferred Bronze PPO 202	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Blue FocusCare Bronze 209	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Blue Precision Bronze HMO 20	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER

*Celtic Insurance Company does not offer any Bronze level plans.

DISCLAIMER

To help people with HIV choose health insurance marketplace plans, the AIDS Foundation of Chicago (AFC) has collected information on single tablet HIV medications from silver and bronze plans.

Keep in mind:

- Do not rely solely on the information in this document to choose a plan – it is only a guide. Consult a trained enrollment assister for help in selecting a plan. You can reach AFC's navigators at 312-784-9060.
- Always verify medication coverage directly with a plan before enrolling. Insurance companies can change their coverage without telling consumers.

GLOSSARY:

Coinsurance: a form of cost-sharing, or splitting the cost of a service between the insurance company and consumer. Coinsurance comes into effect after you meet your deductible, meaning you'll pay all of your medical costs (except for certain covered services) until reaching your deductible. Then, you will pay only a portion of the costs after the deductible is met. The coinsurance, or portion you will have to pay for the drug might be between 20% - 50%.

Prior Authorization: Approval from a health plan that may be required before you get a service or fill a prescription in order for the service or prescription to be covered by your plan.

Highest Cost-Tier: Drugs placed on the two highest cost-tiers on the insurers formulary. In some cases, an insurer may place one formulation of a medication on a different tier compared to another insurer. For medications identified on high cost-tiers, patients often pay coinsurance, a percentage of the cost of the drugs, rather than the flat-dollar amount that is more common for other drugs. With many HIV drugs costing thousands of dollars a month, coinsurance means that patients must pay hundreds or even thousands of dollars at the pharmacy counter until they reach their annual insurance deductible.

Health insurance plan & network types: There are different types of Marketplace health insurance plans designed to meet different needs. Some types of plans restrict your provider choices or encourage you to get care from the plan's network of doctors, hospitals, pharmacies, and other medical service providers. Others pay a greater share of costs for providers outside the plan's network.

Some examples of plan types you'll find in the Marketplace:

Health Maintenance Organization (HMO): A type of health insurance plan that usually limits coverage to care from doctors who work for or contract with the HMO. It generally won't cover out-of-network care except in an emergency. An HMO may require you to live or work in its service area to be eligible for coverage. HMOs often provide integrated care and focus on prevention and wellness.

Point of Service (POS): A type of plan where you pay less if you use doctors, hospitals, and other health care providers that belong to the plan's network. POS plans require you to get a referral from your primary care doctor in order to see a specialist.

Preferred Provider Organization (PPO): A type of health plan where you pay less if you use providers in the plan's network. You can use doctors, hospitals, and providers outside of the network without a referral for an additional cost.

COMPLERA



SILVER PLANS

HEALTH ALLIANCE MEDICAL PLANS, INC.

HMO 4000b Elite Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 4000b Methodist Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 4000b OSF Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 5000c Elite Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 5000c Methodist Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3500a Methodist Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3500a OSF Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 6300 Elite Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
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CELTIC INSURANCE COMPANY

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CIGNA HEALTHCARE OF ILLINOIS, INC.

Cigna Connect 3400	COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Cigna Connect 4000	COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER

BLUE CROSS BLUE SHIELD OF ILLINOIS

Blue Choice Preferred Silver PPO 203	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Blue FocusCare Silver 210	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Blue Precision Silver HMO 206	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
BlueCare Direct Silver 212 with Advocate	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER



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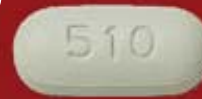
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GENVOYA



SILVER PLANS

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CELTIC INSURANCE COMPANY

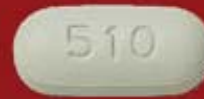
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POS HSA 6550 Elite Bronze	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS HSA 6550 Methodist Bronze	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS HSA 6550 OSF Bronze	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 3750c Elite Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER

CIGNA HEALTHCARE OF ILLINOIS, INC.

Cigna Connect 6650	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Cigna Connect 7150	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER

BLUE CROSS BLUE SHIELD OF ILLINOIS

Blue Choice Preferred Bronze PPO 201 - Two 40 PCP Visits	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Blue Choice Preferred Bronze PPO 202	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Blue FocusCare Bronze 209	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Blue Precision Bronze HMO 20	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER

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HEALTH ALLIANCE MEDICAL PLANS, INC.

HMO 4000b Elite Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 4000b Methodist Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 4000b OSF Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 5000c Elite Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 5000c Methodist Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3500a Methodist Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3500a OSF Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 6300 Elite Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 6300 Methodist Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 6300 OSF Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 6300 Riverside Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 7350 Elite Silver	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 7350 Methodist Silver	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 7350 OSF Silver	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 7350 Riverside Silver	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 5000c OSF Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 7350 Riverside Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO HSA 3250 Elite Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
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HMO 3100 OSF Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3500a Elite Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER

CELTIC INSURANCE COMPANY

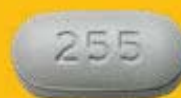
Ambetter Balanced Care 1 (2018) + Vision + Adult Dental: IlliniCare Health Network	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
Ambetter Balanced Care 1 (2018): IlliniCare Health Network	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
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Ambetter Balanced Care 4 (2018): IlliniCare Health Network	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER

CIGNA HEALTHCARE OF ILLINOIS, INC.

Cigna Connect 3400	COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Cigna Connect 4000	COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER

BLUE CROSS BLUE SHIELD OF ILLINOIS

Blue Choice Preferred Silver PPO 203	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Blue FocusCare Silver 210	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Blue Precision Silver HMO 206	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
BlueCare Direct Silver 212 with Advocate	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER



HEALTH ALLIANCE MEDICAL PLANS, INC.

HMO 4000d Elite Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 4000d Methodist Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 4000d OSF Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3700 Elite Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3700 Methodist Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
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BLUE CROSS BLUE SHIELD OF ILLINOIS

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STRIBILD



SILVER PLANS

HEALTH ALLIANCE MEDICAL PLANS, INC.

HMO 4000b Elite Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 4000b Methodist Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 4000b OSF Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 5000c Elite Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 5000c Methodist Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3500a Methodist Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3500a OSF Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 6300 Elite Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 6300 Methodist Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 6300 OSF Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 6300 Riverside Silver	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 7350 Elite Silver	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
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CELTIC INSURANCE COMPANY

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BLUE CROSS BLUE SHIELD OF ILLINOIS

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TRIUMEQ



SILVER PLANS

HEALTH ALLIANCE MEDICAL PLANS, INC.

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Ambetter Balanced Care 1 (2018): IlliniCare Health Network	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
Ambetter Balanced Care 12 Standardized (2018): IlliniCare Health Network	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
Ambetter Balanced Care 2 (2018) + Vision + Adult Dental: IlliniCare Health Network	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
Ambetter Balanced Care 2 (2018): IlliniCare Health Network	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
Ambetter Balanced Care 3 (2018) + Vision + Adult Dental: IlliniCare Health Network	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
Ambetter Balanced Care 3 (2018): IlliniCare Health Network	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
Ambetter Balanced Care 4 (2018): IlliniCare Health Network	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER

CIGNA HEALTHCARE OF ILLINOIS, INC.

Cigna Connect 3400	COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Cigna Connect 4000	COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER

BLUE CROSS BLUE SHIELD OF ILLINOIS

Blue Choice Preferred Silver PPO 203	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Blue FocusCare Silver 210	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Blue Precision Silver HMO 206	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
BlueCare Direct Silver 212 with Advocate	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER



HEALTH ALLIANCE MEDICAL PLANS, INC.

HMO 4000d Elite Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 4000d Methodist Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 4000d OSF Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3700 Elite Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3700 Methodist Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3700 OSF Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3800 Elite Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3800 Methodist Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
HMO 3800 OSF Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 3750c Methodist Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 3750c OSF Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 5000a Elite Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 5000a Methodist Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 5000a OSF Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS HSA 6550 Elite Bronze	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS HSA 6550 Methodist Bronze	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS HSA 6550 OSF Bronze	COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER
POS 3750c Elite Bronze	✓ COINSURANCE	✓ PRIOR AUTH.	✓ HIGHEST DRUG TIER

CIGNA HEALTHCARE OF ILLINOIS, INC.

Cigna Connect 6650	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Cigna Connect 7150	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER

BLUE CROSS BLUE SHIELD OF ILLINOIS

Blue Choice Preferred Bronze PPO 201 - Two 40 PCP Visits	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Blue Choice Preferred Bronze PPO 202	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Blue FocusCare Bronze 209	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER
Blue Precision Bronze HMO 20	✓ COINSURANCE	PRIOR AUTH.	HIGHEST DRUG TIER

*Celtic Insurance Company does not offer any Bronze level plans.

DISCLAIMER

To help people with HIV choose health insurance marketplace plans, the AIDS Foundation of Chicago (AFC) has collected information on single tablet HIV medications from silver and bronze plans.

Keep in mind:

- Do not rely solely on the information in this document to choose a plan – it is only a guide. Consult a trained enrollment assister for help in selecting a plan. You can reach AFC’s navigators at 312-784-9060.
- Always verify medication coverage directly with a plan before enrolling. Insurance companies can change their coverage without telling consumers.

GLOSSARY:

Coinsurance: a form of cost-sharing, or splitting the cost of a service between the insurance company and consumer. Coinsurance comes into effect after you meet your deductible, meaning you’ll pay all of your medical costs (except for certain covered services) until reaching your deductible. Then, you will pay only a portion of the costs after the deductible is met. The coinsurance, or portion you will have to pay for the drug might be between 20% - 50%.

Prior Authorization: Approval from a health plan that may be required before you get a service or fill a prescription in order for the service or prescription to be covered by your plan.

Highest Cost-Tier: Drugs placed on the two highest cost-tiers on the insurers formulary. In some cases, an insurer may place one formulation of a medication on a different tier compared to another insurer. For medications identified on high cost-tiers, patients often pay coinsurance, a percentage of the cost of the drugs, rather than the flat-dollar amount that is more common for other drugs. With many HIV drugs costing thousands of dollars a month, coinsurance means that patients must pay hundreds or even thousands of dollars at the pharmacy counter until they reach their annual insurance deductible.

Health insurance plan & network types: There are different types of Marketplace health insurance plans designed to meet different needs. Some types of plans restrict your provider choices or encourage you to get care from the plan’s network of doctors, hospitals, pharmacies, and other medical service providers. Others pay a greater share of costs for providers outside the plan’s network.

Some examples of plan types you’ll find in the Marketplace:

Health Maintenance Organization (HMO): A type of health insurance plan that usually limits coverage to care from doctors who work for or contract with the HMO. It generally won’t cover out-of-network care except in an emergency. An HMO may require you to live or work in its service area to be eligible for coverage. HMOs often provide integrated care and focus on prevention and wellness.

Point of Service (POS): A type of plan where you pay less if you use doctors, hospitals, and other health care providers that belong to the plan’s network. POS plans require you to get a referral from your primary care doctor in order to see a specialist.

Preferred Provider Organization (PPO): A type of health plan where you pay less if you use providers in the plan’s network. You can use doctors, hospitals, and providers outside of the network without a referral for an additional cost.