

Private Insurance Worksheet For PrEP

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Insurance Costs

Insurance Premium Cost: \$_____ per year

(This is the cost of your monthly premium fee
X 12 months)

Copayment Cost: \$_____ per year

(This is the cost you pay at the pharmacy when you pick up your meds X 12 months – you will not be reimbursed by the insurance for this.)

Yearly Deductible: \$_____ per year

(You may have to pay this amount first before the insurance starts.)

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Total Yearly Insurance Cost: \$_____ per year

Find out if there are limits(\$) on your Drug Coverage in your policy:

Total Drug Coverage Limit: \$_____ per year

This is the upper limit of funds that insurance will cover for one year for medications. If your Total Yearly PrEP Costs are more than this limit you will pay this difference out of pocket. You will have to add this difference to your Total Yearly Insurance Costs.

Total Yearly Insurance Cost: \$_____ (cost of the policy and for any money that you might need to pay out of pocket, because your benefits plan ran out).

Compare your Total Yearly Insurance Costs to your Total Yearly PrEP Costs.

(Contact prepaccess@actoronto.org for further assistance.)



PrEP Costs:

Monthly Drug cost: \$_____ X12* = \$_____ per year

**In terms of Injectable PrEP, this would be calculated X6, and there would be a startup cost to add in.*

Any Public Plans that can cover you?

Subtract the amount you think

a public plan will pay for your costs

yearly. _____
\$_____ per year

**Remember to consider the Trillium deductible when you think about how much Trillium will save you.*

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Total Yearly PrEP Cost: \$_____ per year

Note: Be aware that pharmacies charge a small dispensing fee every time they fill your prescription. You may want to add that to the above This fee may be waived or reduced in the case of a person on social benefits.