

After Complaints, Health Insurer Agrees to Cover Common HIV Meds

Harvard Pilgrim Health Care in Maine initially excluded Biktarvy and four other HIV drugs. But then came a discrimination complaint.

December 20, 2024 By [Trent Straube](#)

Harvard Pilgrim Health Care's health insurance plans in Maine reversed course and will now cover [Biktarvy](#) along with four other [HIV meds](#). The change came about after health advocates led by the [HIV+Hepatitis Policy Institute](#) filed a discrimination complaint with the Maine Bureau of Insurance, which investigated the matter.

HIV+Hep filed similar complaints against Harvard Pilgrim plans in Rhode Island and New Hampshire.

Biktarvy (bictegravir/tenofovir alafenamide/emtricitabine) is the most commonly prescribed HIV therapy today; indeed, about half of people on HIV treatment take this combo pill, [according to a statement by HIV+Hep](#). The once-daily single-tablet regimen, manufactured by [Gilead Sciences](#), was approved by the Food and Drug Administration in 2018.

[National HIV treatment guidelines](#) list four recommended regimens for initial therapy and alternatives for specific situations. It is standard practice for health insurance plans to cover these treatments; failure to do so is considered discriminatory.

Harvard Pilgrim Health Care (also known as Point32 Health) in Maine will now cover those regimens. Harvard Pilgrim is one of two options for people enrolled in the Maine AIDS Drug Assistance Program.

HIV+Hep notes that Rhode Island health insurance officials earlier this month [rejected the advocates' discrimination claim](#) against Harvard Pilgrim.

"While this action is certainly welcome, the fact remains that Harvard Pilgrim removed lifesaving HIV drugs from its coverage formulary, disrupted the treatment of people living with HIV and violated the nondiscrimination protections [of the Affordable Care Act (ACA), or Obamacare]," said Carl Schmid, executive director of the HIV+Hep. "This demonstrates the need for greater oversight of the health insurance industry and enforcement of the safeguards in place to protect patients against the abuse of insurers."

The Maine Bureau of Insurance noted that as a result of its investigation, all health insurance plans available on CoverMe.gov (the website for Maine’s health insurance marketplace) will cover Biktarvy on their 2025 formulary plans. “The Bureau of Insurance will make certain that people with HIV—or any other condition—are not unfairly discriminated against or forced to switch insurers to maintain their course of treatment,” [said Bob Carey](#), the bureau’s superintendent of insurance, in a statement.

“I welcome action taken by Harvard Pilgrim to reverse its initial decision to exclude these drugs—a decision made after the Bureau of Insurance pushed for this change,” Carey added. “I also appreciate the work that health care advocates, in particular the HIV + Hepatitis Policy Institute, and health care providers played in bringing this matter to our attention.”