

# ACA Insurance Enrollment for People living with HIV in North Carolina 2016

Premiums and plans are changing for 2016, so people living with HIV should take a fresh look at their options. Some plans are being discontinued for 2016, and new plans are being offered. The ADAP **Insurance Copay Assistance Program (“ICAP”)** will continue to pay drug costs for those enrolled in ACA insurance. Penalties for not signing up will be higher, at \$695 per person (or 2.5 % of income over \$10,000).

## 2016 Open Enrollment Overview

Open enrollment for 2016 Affordable Care Act plans runs from November 1, 2015 through January 31, 2016. People who are enrolled for 2015 coverage will be automatically enrolled in the same plan for 2016, if it is still being offered.

### ***Premiums are increasing substantially for 2016.***

Tax credits will cover much of the premium hike for eligible consumers, but even with tax credits, some consumers will see a big jump in cost. *To get the best price for 2016, consumers should shop around.*

## Financial Assistance

In addition to tax credits, many people living with HIV can get help with drug cost sharing (the money you pay for drugs). Those with incomes under 300% of the federal poverty level (\$35,310 for a single) can sign up for ACA insurance and get help with drug costs through the **Insurance Copayment Assistance Program (“ICAP”)**.

Under ICAP, a consumer signs up for marketplace insurance and pays the monthly premium. ADAP will no longer provide the consumer’s drugs, but instead will pay the cost sharing for all drugs covered by the insurance plan – including the non-HIV drugs. ICAP is only available for ACA marketplace plans. It will not assist consumers who get their insurance from another source, like work.

People earning above the ADAP income limit also have an option for help with drug cost sharing. The **PAN Foundation** is a private charity that pays cost sharing for HIV drugs for people with incomes under 500% of the federal poverty level.

## Tax Penalties

In 2015, the penalty for being uninsured was \$325 per person or 1% of income. In 2016, the penalty increases to the greater of **\$695 per person or 2.5% of income over \$10,000.**

People who did not enroll for 2015 will be charged a penalty when filing taxes in 2016, unless they qualify for an exemption.

## Exemptions

Many people are exempt from the coverage requirement. Some of the many exemptions include:

- People with incomes under 138% FPL, who would be eligible for Medicaid if North Carolina had expanded Medicaid.
- People who can’t afford insurance
- People who are under the tax filing threshold (about \$10,000 for a single person).

Some exemptions must be claimed through [healthcare.gov](http://healthcare.gov).

## Ryan White & Insurance

Ryan White clients who don’t enroll in insurance can continue to receive medical care and ADAP. Clients who do enroll will no longer be able to use Ryan White/ADAP for care or medications that are covered by insurance. However, Ryan White funds *can* be used to help with insurance costs. Clients can continue to receive services such as dental care, transportation, and case management that are not covered by insurance.

## Terms to Remember

**Premium Tax Credit:** Financial help with the cost of the monthly premium. The tax credit lowers the monthly premium payment.

**Cost Sharing:** What the consumer pays toward drugs and services. This can be a deductible, copay and/or coinsurance.

**Cost Sharing Reduction Plans:** Special Silver plans available to consumers with incomes between 100% and 250% of the federal poverty level. These plans have lower deductibles, out-of-pocket maximums, and better cost sharing.

**Premium:** The amount the consumer pays every month for insurance. Missed payments can lead to cancellation of insurance.

**Deductible:** The amount the consumer pays out of pocket before insurance starts paying. *Most Silver plans cover some services before the deductible is met.* This includes primary care and specialist visits, as well as generic and some other drugs. Check individual plan details.

**Drug Deductible/Medical Deductible:** Some plans have separate deductibles for drugs and medical services. When this is the case, the consumer must meet both. Expenses for drugs count only to the drug deductible and vice versa.

**Copay:** A fixed dollar amount the consumer pays toward a drug or service. Many copay services are available before the deductible is met.

**Coinsurance:** A percentage of the total cost for drugs or services paid by the consumer, after the deductible is met.

**Out-of-Pocket Maximum:** The maximum amount the consumer has to pay for drugs or services during the year. After the consumer has spent this amount out of pocket for covered services, he or she doesn't pay anything more for covered services for the rest of the calendar year. (Premiums are still owed.)

**Summary of Benefit & Coverage:** For each insurance plan, the company must provide a standardized plan summary, called a "summary of benefits and coverage," or "SBC." The SBC is linked from [healthcare.gov](http://healthcare.gov). The SBC includes more details about the plan than can be found on [healthcare.gov](http://healthcare.gov).

**Formulary:** A list of the drugs covered by the plan. The list shows which "tier" or cost level each drug is on. The formulary also includes any special requirements such as prior authorization, step therapy, and quantity limits. The formulary is linked from [healthcare.gov](http://healthcare.gov)

**Provider Network:** A list of doctors, hospitals, labs, pharmacies, etc. that are covered by the plan. If a consumer uses a provider that is not in the network, that service will not be covered, or will be charged at a higher rate. The provider network is linked from [Healthcare.gov](http://Healthcare.gov).

**Special Enrollment Period:** An opportunity to sign up for insurance outside the open enrollment period. Available when a consumer experiences certain events, including marriage, birth, move, loss of employer insurance. Consumers who miss the open enrollment deadline of January 31, 2016 can still enroll if they are eligible for a special enrollment period.

## What's New in NC for 2016?

- **Coventry** has been bought by Aetna. Most Coventry plans are still offered under the Aetna-Coventry Name.
- **Blue Cross Blue Shield**
  - No longer offering Blue Advantage in the Triangle or Charlotte area, but has a new plan, Blue Local Duke-Wake Med.
  - Blue Advantage plans no longer offer affordable HIV drugs. All BCBS plans have 25% coinsurance for HIV drugs.
- **UnitedHealthcare** is still offering the same plans, in spite of public announcements that they might withdraw for 2017.
- **Healthcare.gov** has more complete information about plans. A new feature allows consumers to list their providers and

medications to see which plans include them. As of December 2015, *this feature is a work-in-progress, with no information for some companies, and errors for others, so confirm results with formulary and provider network links from healthcare.gov.*

## 2016 Plan Offerings

In 2016, three companies are offering ACA insurance, but some plans have been discontinued and some new plans are offered. The three companies are: **Aetna-Coventry**, **Blue Cross Blue Shield** and **UnitedHealthcare**. Coventry was taken over by Aetna, so plans formerly called “**Coventry**” are now listed as “**Aetna-Coventry**.” Aetna is also offering plans under its own name in the Charlotte area.

A list of all Silver plans offered in the North Carolina Marketplace for 2016, including cost sharing reduction variations, is found at Table 1A-D below. Table 2 shows which plans are offered in each county.

### Blue Cross Blue Shield

Blue Cross Blue Shield offers plans in all 100 counties. ***Starting in 2016, all Blue Cross Blue Shield plans place HIV drugs on the highest drug tier, with 25% coinsurance.***

- **Blue Advantage** – Offered in 84 counties. This is the Blue Cross plan with the widest provider network. There have been important changes to this plan: 1) it will no longer be offered to consumers who live in the Triangle or Charlotte area, and 2) HIV drugs will be much more expensive (25% coinsurance). Triangle residents who were enrolled in Blue Advantage will be switched to a comparable Blue Value plan unless they go back to healthcare.gov. ***Blue Value’s provider network does not include Duke, so Blue Advantage customers living in the Triangle who use a Duke provider will need to shop around.***

- **Blue Select** – Offered in 84 counties. Offers a two tier provider network, and higher drug cost sharing.
- **Blue Value** – narrow provider network, higher drug cost sharing. Offered in 32 counties. This is one of the least expensive Blue Cross plans, but it does not cover Duke.
- **Blue Local Carolinas HealthCare System**– offers a narrow network sharing in 9 counties in the Charlotte area, connected with the Carolinas Health System.
- **Blue Local Duke Medicine & Wake Med** – this is a new plan offered to Triangle residents, which features a narrow network.

### Aetna-Coventry

Starting in 2016, Coventry plans are offered under the Aetna-Coventry name. Coventry will continue to offer its CoventryOne, Cornerstone and Duke plans, but its CaroMont and Carolinas Healthcare System plans will be discontinued. Instead, those health systems will participate in plans offered by Aetna under the name **Aetna Leap Everyday**. Pricing, deductibles, and cost sharing will be completely new.

**Aetna-Coventry** has marketplace plans in 39 counties. Its HIV drug pricing was dramatically reduced in mid-2015, and those reduced prices will continue. Coventry’s HIV drugs are now on tiers 2 and 3 (\$25-\$80 on Silver plans). However, Coventry cost sharing for other specialty drugs, such as Hepatitis C medications, is the most expensive of any company, at 40% and 50% coinsurance. Aetna-Coventry offers these plans:

- **Aetna-Coventry Cornerstone Health Care** – a limited network, offered in the Triad in connection with Cornerstone Health Care.
- **Aetna-Coventry Duke** – limited network offered in the Triangle, including Duke and Wake Med providers.
- **Coventry Health Care of the Carolinas POS Network** – These plans aren’t connected with a particular health system. They are offered

in 20 counties in the southeastern and western parts of the state. This plan has not changed significantly from 2015.

- **Aetna Leap Everyday** – Aetna offers HMO plans in the Charlotte area. One plan offers a network with **CaroMont Healthcare** and the other with **Carolinas Healthcare System**. *A notable disadvantage of Aetna Leap plans is that consumers must meet their deductible before the plan pays for specialist visits. Most other plans allow specialist visits before the deductible is met.*

## UnitedHealthcare

For 2016, UnitedHealthcare will continue its “**Compass**” plans, with few if any changes. It has narrow provider networks, but a well-priced drug cost sharing for HIV drugs. UnitedHealthcare is available in 77 counties throughout the state, leaving out the northeastern region.

## HIV Medication Access & Cost

In North Carolina’s 2016 marketplace, almost every antiretroviral medication, including single tablet regimens, is covered in every plan. The one notable exception is Prescobix, which is not covered by Coventry or Aetna plans. The recently approved ARV, Genvoya, has not yet appeared on the formulary of any of the insurers, but it will likely be added over time.

Cost sharing for ARVs varies. The least expensive are UnitedHealthcare’s \$40 copay for most ARVs (\$80 for Stribild and Tivicay). Aetna-Coventry also offers reasonable cost sharing in many Silver plans, ranging from \$25-\$80 copays in Silver plans. However, except in cost sharing reduction plans for people under 200% FPL (\$23,540 for an individual), Aetna-Coventry customers must first meet the deductible.

On the more expensive side for Silver plans is Blue Cross Blue Shield, which places all ARVs on its top drug tier, with 25% coinsurance after a \$200-\$300 drug deductible is met. **Aetna Leap** plans offer zero cost sharing, but only after the deductible is met. The deductibles on standard Silver plans (those without cost sharing reductions) range from \$4010 to \$4800.

However, Aetna cost sharing reductions plans offer deductibles as low as \$450.

**Hepatitis C drugs:** The new Hepatitis C drugs (Sovaldi, Harvoni, and Viekira Pak) are covered on all 2016 plans, often with prior authorization or step therapy. **UnitedHealthcare has the cheapest cost sharing for Hepatitis C treatments, with as little as a \$40 copay.** Elsewhere, the cost sharing can range up to 40 to 50% on Aetna-Coventry plans.

Some drugs are subject to step therapy, prior authorization, limited supply, and specialty pharmacy purchase. See Table 3 for a list of coverage, tiers, and limitations on antiretroviral drugs in North Carolina’s 2016 plans.

## Specialty Pharmacy Requirements

Most HIV drugs are categorized as “**specialty**,” and must be purchased from a specialty pharmacy that is covered by the plan. The specialty pharmacy requirements may mean consumers must use different pharmacies for ARVs than for other drugs. In some cases, **mail order** may be required. **UnitedHealthcare permits people living with HIV to opt out of mail order requirements.**

## Provider Networks

HIV specialists are well represented in North Carolina marketplace plans. However, not all providers are included in all plans. Before enrolling in a plan, it is essential to check the online provider directory to ensure that the consumer’s HIV specialist and any other regular providers are in-network. Some Aetna-Coventry plans do offer out of network coverage, but at higher charges. See Table 4 for network inclusion of some HIV specialty clinics.

Having a specialist in network is important, but it is also important to be able to have coverage for specialist visits before the deductible is met. Most 2016 plans do cover specialist visits for a copay before the deductible is met. An important exception is Aetna Leap plans. For those plans, consumers must first meet the deductible before specialist visits are covered.

Searching for a provider in an insurer's online provider directory can be challenging. Online directories are not completely accurate or updated. Spellings of names may vary. Often, physician extenders such as nurse practitioners and physician's assistants will not be listed in the provider directory, though this is improving. If a provider is not found by name, try searching by the name of the medical practice or clinic. If necessary, contact the insurance company or medical practice directly.

Make sure the provider is in the specific plan the consumer selects. A provider may only participate in certain plans offered by an insurer. For instance, Duke participates in Blue Local but not Blue Value.

Table 4 shows plan participation for select HIV providers.

**Multi-Tier Plans:** Note that some plans have more than one tier of providers. These include Blue Cross Blue Shield's **Blue Select** plan, some **Aetna Coventry** plans and **Aetna Leap Plans**. In multi-tier plans, providers who are in tier 1 will be cheaper for consumers than tier 2 providers.

**Specialist Referrals:** Some plans require a referral to a specialist. Find out whether this is the case and how referrals are handled. Often a standing referral will be granted. **UnitedHealthcare** requires selection of a primary care provider and referral to a specialist. In some UnitedHealthcare plans, a specialist will not be covered unless a referral has been made. **Coventry** no longer requires referral to a specialist. **Blue Cross Blue Shield plans do not have any referral requirements.**

## Making Insurance Workable for People Living with HIV

Even though people living with HIV can always fall back on Ryan White and ADAP, they should recognize that having full health insurance brings protection well beyond what is offered through the Ryan White safety net. These protections include:

- Coverage for hospitalization, including surgery, emergency room, etc.
- Coverage for non-HIV medical conditions, including expensive treatment to cure Hepatitis C.
- Coverage for drugs that are not included in the ADAP formulary.

But how can people with HIV make sure they will be able to afford health insurance? Even if they can pay for premiums, how can they afford the cost sharing for drugs, doctor visits, labs, etc?

### Third party help with drug costs:

Consumers with incomes under 500% of the federal poverty level (\$58,850 for an individual) can access drug copay assistance through one of two programs, **ICAP** and **PAN**:

#### North Carolina Insurance Copay Assistance Program (ICAP)

Consumers with incomes at or below 300% FPL (\$35,310/individual) can buy insurance and rely on ICAP to pay drug cost sharing. Here's how ICAP works:

- The consumer pays the monthly premium.
- The consumer pays cost sharing for medical services.
- ICAP pays deductibles and cost sharing for *all drugs covered by the plan, not just ADAP formulary drugs.*

The goal is to use drug cost sharing, which is paid by ICAP, to reach the deductible and out-of-pocket maximum. ***The drug cost sharing paid by ICAP lifts the consumer over the out-of-pocket maximum, after which all covered expenses are paid by insurance.***

#### PAN Foundation

Consumers with income over the limit for ICAP can apply for assistance from the **Patient Access Network (PAN) Foundation**. The PAN Foundation helps pay drug cost sharing for HIV medications only. It is available to people with incomes up to **500% FPL** (\$58,850/yr for an individual) enrolled in any insurance plan, including Medicare Part D, and employer sponsored insurance. Consumers

can sign up with PAN Foundation online and receive a commitment of up to \$4000 at one time, with an option for renewal. Go to [www.panfoundation.org](http://www.panfoundation.org)

### **Help with cost sharing for medical services:**

Neither ICAP nor PAN pays cost sharing for medical services such as doctor visits or labs. But Ryan White funds *can* be used to pay for deductibles, copays, and coinsurance for these services. For most patients, ICAP or PAN payments for drug cost sharing will quickly bring the patient to the out-of-pocket maximum.

### **Plan Selection Considerations for people with cost sharing assistance through ICAP or PAN:**

- **Don't focus solely on premiums:** For people who will be using their insurance, it's important to consider **out-of-pocket costs** in addition to premiums. In the plans offered in the North Carolina marketplace, there are actually only small differences in the copays/coinsurance for various services. The main way plans adjust out of pocket costs is through the **deductible** and **out-of-pocket maximum**.
- **Choose the lowest possible out-of-pocket maximum:** When the consumer meets the out of pocket maximum, there is no further out of pocket cost for the remainder of the year. Once the out-of-pocket maximum is reached, the consumer can access all covered services for FREE!!
- **If possible, choose a plan that doesn't have a separate drug deductible.** Some plans have both a medical deductible and a drug deductible. When there's a separate drug deductible, the payments for drug cost sharing won't count toward the medical deductible, meaning it will take longer for the consumer to meet that deductible.
- **Lower income consumers should generally choose Silver Plans:** If the consumer has income between 100 and 250% of the federal poverty level (\$11,770 - \$29,425 for

individual), **choose a Silver plan** to take advantage of **cost sharing reductions**, including lower deductibles, out of pocket maximum, and cost sharing.

- **If the consumer will enroll in ICAP or PAN, don't worry about finding the lowest drug cost sharing.** *Actually, it's best to choose the most expensive drug cost sharing when a third party is paying.* Why? Because high drug costs will speed the consumer past the out-of-pocket maximum.
- **Providers:** Make sure necessary providers are in-network, Tier 1.
- **Families:** If the consumer is part of a family that is enrolling in coverage, the consumer should consider enrolling in a separate plan from the rest of the family. This is because the deductible and out-of-pocket maximum for a family plan are generally double that for an individual plan.

### **Applying for ICAP**

Consumers apply for ICAP through the ADAP office. Check with the ADAP office for application details. After enrolling in an insurance plan, the consumer must provide insurance information to ADAP. There can be a time lag between enrollment and receiving insurance cards. It may be necessary to contact the insurance company to obtain a temporary card.

### **Using ICAP**

Once enrolled in insurance and ICAP, the consumer will pay premiums and medical cost sharing. ICAP will pay drug cost sharing until the consumer reaches the out-of-pocket maximum. Check with the ADAP program about approved pharmacies.

While waiting to reach the out-of-pocket maximum, the consumer needs a strategy for handling cost sharing for medical services. This may involve deferring medical services until the out-of-pocket maximum is reached, getting assistance/cost sharing waiver from the provider, or getting Ryan White assistance with medical copays.

## Consumers who aren't eligible for ICAP or PAN

Consumers who don't qualify for ICAP or PAN should consider plans at all metal levels. Because premiums are partly based on age, younger consumers may find Gold or Platinum plans cost effective. Older consumers may do better with a Bronze plan. While the out-of-pocket maximum for a Bronze plan will be about \$6850, premiums will be much lower.

Balance the higher premium cost of Platinum and Gold plans against the lower deductibles and out-of-pocket maximum. The out-of-pocket maximum for the four Platinum plans offered in 2016 is \$2500, which is an increase from 2015, but still lower than the \$6850 which is typical in Silver plans without cost sharing reductions. Look for plans that offer reasonable drug copays without having to meet the deductible.

Lower cost sharing for HIV drugs is available in UnitedHealthcare plans. In two of UnitedHealthcare's three plan designs, at the Silver and Gold levels, consumers do not need to meet the deductible before being able to purchase drugs with modest copays. Aetna and Coventry plans also have modest copays for HIV drugs, but in Silver and Bronze plans, the deductible must first be met. Several Aetna-Coventry Gold plans cover drugs without a deductible. Blue Cross/Blue Shield plans are the costliest for antiretroviral drugs: all HIV drugs require 25% coinsurance, after the deductible is met.

When the consumer is paying out-of-pocket costs without assistance, separate drug deductibles are beneficial, as they are always much lower than the medical deductible. Another option is a plan that offers an HSA (Health Savings Account) option. This enables consumers to put aside pre-tax income toward medical costs.

**Calculating costs:** Consumers should start by projecting what medical services and drugs they will need in the plan year. For most consumers, the main expense will be drugs. To compare plans, determine the total annual cost for each

plan being considered. The total annual cost will be the sum of a year's premiums and estimated out-of-pocket expenses. Look carefully at costs under the plan, remembering that **total annual cost will be no more than the out-of-pocket maximum plus the year's premiums**. Except in plans offering inexpensive cost sharing for antiretroviral drugs, **most HIV positive consumers can expect to meet their out-of-pocket maximum at some point in the year**. So a quick way to determine total annual cost is to add the year's premiums and the out-of-pocket maximum of the plan.

### Resources

#### NC ADAP

<http://epi.publichealth.nc.gov/cd/hiv/adap.html>  
(919) 733-9568

#### PAN Foundation

[Panfoundation.org](http://Panfoundation.org)  
866-316-7263

#### NC Enrollment Assistance:

<https://www.getcoveredamerica.org/action-center/north-carolina/>  
*Enrollment appointments: 555-733-3711*

#### Healthcare.gov:

24/7 Toll Free Call Center: 1-800-318-2596  
[www.healthcare.gov](http://www.healthcare.gov)

#### Duke Health Justice Clinic

919-613-7169  
[rice@law.duke.edu](mailto:rice@law.duke.edu)

## North Carolina 2016 Marketplace Insurance Company Links

### Blue Cross Blue Shield of North Carolina

<https://www.bcbsnc.com/content/plans/individuals/2016/plans.htm>

**Blue Cross formulary:**

[https://www.myprime.com/content/dam/prime/memberportal/forms/AuthorForms/IVL/2016/2016\\_NC\\_5T\\_HealthInsuranceMarketplaceBasic.pdf](https://www.myprime.com/content/dam/prime/memberportal/forms/AuthorForms/IVL/2016/2016_NC_5T_HealthInsuranceMarketplaceBasic.pdf)

**Blue Cross Blue Shield Provider Search**

[https://healthnav.bcbsnc.com/?ci=COMMERCIAL&network\\_id=13](https://healthnav.bcbsnc.com/?ci=COMMERCIAL&network_id=13)

### Aetna

**Brochure:** <http://www.aetna.com/individuals-families/document-library/plan-brochure/2016/CB/ON/NC.pdf>

**Aetna formulary:**

<http://client.formularynavigator.com/Search.aspx?siteCode=8517699962>

**Aetna Provider Search:**

<https://www.aetna.com/individuals-families/cb/north-carolina/provider-search/carolinas-healthcare-system--hpn.html>

### Coventry

**Brochure:** <http://www.coventryone.com/NCon2016>

**Coventry formulary**

<http://client.formularynavigator.com/Search.aspx?siteCode=8487328219>

**Coventry Provider Search:**

<http://www.providerlookuponline.com/coventry/po7/gateway.aspx?plancode=242&clientprodcode=124216>

### UnitedHealthcare

**Plan Brochure for Compass plans:** <http://www.uhc.com/iex/doc?id=nc0038&st=nc>

**UnitedHealthcare formulary:**

<http://www.uhc.com/iex/doc?id=nc0039&st=nc>

**UnitedHealthcare Provider Search**

<http://www.uhc.com/find-a-physician/xnccompass>

**Table 1A**

**2016 NC Marketplace Silver Plans  
Standard Plans with no Cost Sharing Reduction**

**Explanatory Note:** This table shows Standard Silver plans for people who are not eligible for cost sharing reduction. Cost sharing reduction is available for people with incomes between 100 and 250% FPL (\$11,770 – \$29,425 for an individual). The information in this table should be verified before making enrollment decisions. Be sure to review the Summary of Benefits and Coverage that can be obtained on [healthcare.gov](http://healthcare.gov).

Sources: Healthcare.gov and 2016 QHP Landscape Data, <https://www.healthcare.gov/health-plan-information-2016/>

Standard Plans -- No Cost Sharing Assistance										
Plan Name	Medical deduct Indiv	Drug deduct Indiv	Max out of pocket Indiv	Primary Care	Specialist	Drug Tier 1	Drug Tier 2	Drug Tier 3	Drug Tier 4	Drug Tier 5
Aetna Leap Everyday – Carolinas HealthCare System	\$4,800	Incl in Medical	\$4,800	\$25	\$0 aft deduct	\$10	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	
Aetna Leap Everyday – CaroMont Health	\$4,800	Incl in Medical	\$4,800	\$25	\$0 aft deduct	\$10	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	
Aetna Leap Everyday Plus – Carolinas HealthCare System	\$4,010	Incl in Medical	\$4,010	\$10	\$0 aft deduct	\$10	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	
Aetna Leap Everyday Plus – CaroMont Health	\$4,010	Incl in Medical	\$4,010	\$10	\$0 aft deduct	\$10	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	
Coventry Silver \$10 Copay	\$3,500	\$500	\$6,250	\$10	\$75	\$5/\$15	\$40 Copay aft deduct	\$75 Copay aft deduct	40% coins aft deduct	50% coins aft deduct
Coventry Silver \$10 Copay 2750	\$2,750	Incl in Medical	\$6,850	\$10	\$75	\$5/\$15	\$45 Copay aft deduct	\$80 Copay aft deduct	40% coins aft deduct	50% coins aft deduct
Coventry Silver \$10 Copay 2750 Cornerstone	\$2,750	Incl in Medical	\$6,450	\$10	\$65	\$5/\$15	\$45 Copay aft deduct	\$80 Copay aft deduct	40% coins aft deduct	50% coins aft deduct
Coventry Silver \$10 Copay 2750 Duke Medicine	\$2,750	Incl in Medical	\$6,450	\$10	\$65	\$5/\$15	\$45 Copay aft deduct	\$80 Copay aft deduct	40% coins aft deduct	50% coins aft deduct
Coventry Silver \$10 Copay Cornerstone	\$3,500	\$500	\$5,400	\$10	\$60	\$3/\$10	\$40 Copay aft deduct	\$75 Copay aft deduct	40% coins aft deduct	50% coins aft deduct
Coventry Silver \$10 Copay Duke Medicine	\$3,500	\$500	\$5,400	\$10	\$60	\$3/\$10	\$40 Copay aft deduct	\$75 Copay aft deduct	40% coins aft deduct	50% coins aft deduct
Blue Advantage 2500 (broad network)	\$2,500	\$200	\$6,850	\$30	\$60	\$10 Copay aft deduct	\$25 Copay aft deduct	\$50 Copay aft deduct	\$70 Copay aft deduct	25% coins aft deduct
Blue Advantage 3500 (broad network)	\$3,500	\$200	\$6,850	\$25	\$50	\$10 Copay aft deduct	\$25 Copay aft deduct	\$50 Copay aft deduct	\$70 Copay aft deduct	25% coins aft deduct
Blue Advantage 5000 (broad network)	\$5,000	\$300	\$6,850	\$25	\$50	\$10 Copay aft deduct	\$25 Copay aft deduct	\$50 Copay aft deduct	\$70 Copay aft deduct	25% coins aft deduct
Blue Cross Blue Shield 200, a Multi-State Plan	\$200	Incl in Medical	\$6,850	50% coins aft deduct	50% coins aft deduct	50% coins aft deduct	50% coins aft deduct	50% coins aft deduct	50% coins aft deduct	
Blue Local 3500 (local network with Carolinas HealthCare System)	\$3,500	\$200	\$6,850	\$25	\$50	\$10 Copay aft deduct	\$25 Copay aft deduct	\$50 Copay aft deduct	\$70 Copay aft deduct	25% coins aft deduct
Blue Local 3500 (local network with Duke Medicine & WakeMed)	\$3,500	\$200	\$6,850	\$25	\$50	\$10 Copay aft deduct	\$25 Copay aft deduct	\$50 Copay aft deduct	\$70 Copay aft deduct	25% coins aft deduct
Blue Local 5000 (local network with Carolinas HealthCare System)	\$5,000	\$300	\$6,850	\$25	\$50	\$10 Copay aft deduct	\$25 Copay aft deduct	\$50 Copay aft deduct	\$70 Copay aft deduct	25% coins aft deduct
Blue Local 5000 (local network with Duke Medicine & WakeMed)	\$5,000	\$300	\$6,850	\$25	\$50	\$10 Copay aft deduct	\$25 Copay aft deduct	\$50 Copay aft deduct	\$70 Copay aft deduct	25% coins aft deduct
Blue Select 5000 (tiered network)	\$5,000	\$300	\$6,850	\$25	\$50	\$10 Copay aft deduct	\$25 Copay aft deduct	\$50 Copay aft deduct	\$70 Copay aft deduct	25% coins aft deduct
Blue Value 2500 (limited network)	\$2,500	\$200	\$6,850	\$30	\$60	\$10 Copay aft deduct	\$25 Copay aft deduct	\$50 Copay aft deduct	\$70 Copay aft deduct	25% coins aft deduct
Blue Value 3500 (limited network)	\$3,500	\$200	\$6,850	\$25	\$50	\$10 Copay aft deduct	\$25 Copay aft deduct	\$50 Copay aft deduct	\$70 Copay aft deduct	25% coins aft deduct
Blue Value 5000 (limited network)	\$5,000	\$300	\$6,850	\$25	\$50	\$10 Copay aft deduct	\$25 Copay aft deduct	\$50 Copay aft deduct	\$70 Copay aft deduct	25% coins aft deduct
Silver Compass 2000	\$2,000	\$0	\$6,600	\$40	\$80	\$10	\$40	\$80	\$160	
Silver Compass 5000	\$5,000	\$0	\$6,600	\$20	\$40	\$10	\$40	\$80	\$160	
Silver Compass HSA 3600	\$3,600	Incl in Medical	\$3,600	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	

**Table 1B**

**2016 NC Marketplace Silver Plans  
Cost Sharing Reduction plans for consumers with incomes 100-150% FPL (\$11,770 - \$17,655 individual)**

**Explanatory Note:** This table shows cost sharing reduction plans for people with incomes 100-150% FPL. The information in this table should be verified before making enrollment decisions. Be sure to review the Summary of Benefits and Coverage that can be obtained on [healthcare.gov](http://healthcare.gov).

Sources: [Healthcare.gov](http://healthcare.gov) and 2016 QHP Landscape Data, <https://www.healthcare.gov/health-plan-information-2016/>

Cost Sharing Reduction Plans - Individual Incomes \$11,770 - \$17,655										
Plan Name	Medical deduct Indiv	Drug deduct Indiv	Max out of pocket Indiv	Primary Care	Specialist	Drug Tier 1	Drug Tier 2	Drug Tier 3	Drug Tier 4	Drug Tier 5
Aetna Leap Everyday – Carolinas HealthCare System	\$450	Incl in Medical	\$450	\$25	\$0 aft deduct	\$10	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	
Aetna Leap Everyday – CaroMont Health	\$450	Incl in Medical	\$450	\$25	\$0 aft deduct	\$10	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	
Aetna Leap Everyday Plus – Carolinas HealthCare System	\$500	Incl in Medical	\$500	\$10	\$0 aft deduct	\$10	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	
Aetna Leap Everyday Plus – CaroMont Health	\$500	Incl in Medical	\$500	\$10	\$0 aft deduct	\$10	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	
Coventry Silver \$10 Copay	\$0	\$0	\$2,100	\$5	\$20	\$3/\$8	\$25	\$55	40%	50%
Coventry Silver \$10 Copay 2750	\$0	Incl in Medical	\$2,100	\$5	\$20	\$3/\$8	\$25	\$55	40%	50%
Coventry Silver \$10 Copay 2750 Cornerstone	\$0	Incl in Medical	\$1,500	\$5	\$25	\$3/\$5	\$25	\$75	40%	50%
Coventry Silver \$10 Copay 2750 Duke Medicine	\$0	Incl in Medical	\$1,500	\$5	\$25	\$3/\$5	\$25	\$75	40%	50%
Coventry Silver \$10 Copay Cornerstone	\$0	\$0	\$1,500	\$5	\$25	\$3/\$5	\$25	\$75	40%	50%
Coventry Silver \$10 Copay Duke Medicine	\$0	\$0	\$1,500	\$5	\$25	\$3/\$5	\$25	\$75	40%	50%
Blue Advantage 2500 (broad network)	\$400	\$0	\$600	\$5	\$10	\$4	\$10	\$30	\$50	25%
Blue Advantage 3500 (broad network)	\$450	\$0	\$650	\$5	\$10	\$4	\$10	\$30	\$50	25%
Blue Advantage 5000 (broad network)	\$500	\$0	\$700	\$5	\$10	\$4	\$10	\$30	\$50	25%
Blue Cross Blue Shield 200, a Multi-State Plan	\$100	Incl in Medical	\$500	50% coins aft deduct						
Blue Local 3500 (local network with Carolinas HealthCare System)	\$450	\$0	\$650	\$5	\$10	\$4	\$10	\$30	\$50	25%
Blue Local 3500 (local network with Duke Medicine & WakeMed)	\$450	\$0	\$650	\$5	\$10	\$4	\$10	\$30	\$50	25%
Blue Local 5000 (local network with Carolinas HealthCare System)	\$500	\$0	\$700	\$5	\$10	\$4	\$10	\$30	\$50	25%
Blue Local 5000 (local network with Duke Medicine & WakeMed)	\$500	\$0	\$700	\$5	\$10	\$4	\$10	\$30	\$50	25%
Blue Select 5000 (tiered network)	\$500	\$0	\$700	\$5	\$10	\$4	\$10	\$30	\$50	25%
Blue Value 2500 (limited network)	\$400	\$0	\$600	\$5	\$10	\$4	\$10	\$30	\$50	25%
Blue Value 3500 (limited network)	\$450	\$0	\$650	\$5	\$10	\$4	\$10	\$30	\$50	25%
Blue Value 5000 (limited network)	\$500	\$0	\$700	\$5	\$10	\$4	\$10	\$30	\$50	25%
Silver Compass 2000	\$0	\$0	\$500	\$40	\$80	\$10	\$40	\$80	\$160	
Silver Compass 5000	\$0	\$0	\$500	\$20	\$40	\$10	\$40	\$80	\$160	
Silver Compass HSA 3600	\$500	Incl in Medical	\$500	\$0 aft deduct						

**Table 1C**

**2016 NC Marketplace Silver Plans  
Cost Sharing Reduction plans for consumers with incomes 150-200 % FPL (income \$17,655-\$23,540 individual)**

**Explanatory Note:** This table shows cost sharing reduction plans for people with incomes 150 – 200 % FPL. The information in this table should be verified before making enrollment decisions. Be sure to review the Summary of Benefits and Coverage that can be obtained on [healthcare.gov](http://healthcare.gov).

Sources: Healthcare.gov and 2016 QHP Landscape Data, <https://www.healthcare.gov/health-plan-information-2016/>

Cost Sharing Reduction Plans - Individual Incomes \$17,655 - \$23,540										
Plan Name	Medical deduct Indiv	Drug deduct Indiv	Max out of pocket Indiv	Primary Care	Specialist	Drug Tier 1	Drug Tier 2	Drug Tier 3	Drug Tier 4	Drug Tier 5
Aetna Leap Everyday – Carolinas HealthCare System	\$1,300	Incl in Medical	\$1,300	\$25	\$0 aft deduct	\$10		\$0 aft deduct	\$0 aft deduct	\$0 aft deduct
Aetna Leap Everyday – CaroMont Health	\$1,300	Incl in Medical	\$1,300	\$25	\$0 aft deduct	\$10		\$0 aft deduct	\$0 aft deduct	\$0 aft deduct
Aetna Leap Everyday Plus – Carolinas HealthCare System	\$1,400	Incl in Medical	\$1,400	\$10	\$0 aft deduct	\$10		\$0 aft deduct	\$0 aft deduct	\$0 aft deduct
Aetna Leap Everyday Plus – CaroMont Health	\$1,400	Incl in Medical	\$1,400	\$10	\$0 aft deduct	\$10		\$0 aft deduct	\$0 aft deduct	\$0 aft deduct
Coventry Silver \$10 Copay	\$1,000	\$0	\$2,150	\$5	\$45	\$3/\$10	\$30	\$55	40%	50%
Coventry Silver \$10 Copay 2750	\$1,000	Incl in Medical	\$2,100	\$5	\$45	\$3/\$10	\$35	\$60	40%	50%
Coventry Silver \$10 Copay 2750 Cornerstone	\$0	Incl in Medical	\$2,250	\$5	\$40	\$3/\$5	\$35	\$80	40%	50%
Coventry Silver \$10 Copay 2750 Duke Medicine	\$0	Incl in Medical	\$2,250	\$5	\$40	\$3/\$5	\$35	\$80	40%	50%
Coventry Silver \$10 Copay Cornerstone	\$500	\$0	\$2,000	\$5	\$45	\$3/\$5	\$30	\$75	40%	50%
Coventry Silver \$10 Copay Duke Medicine	\$500	\$0	\$2,000	\$5	\$45	\$3/\$5	\$30	\$75	40%	50%
Blue Advantage 2500 (broad network)	\$700	\$0	\$2,000	\$5	\$10	\$10	\$25	\$50	\$70	25%
Blue Advantage 3500 (broad network)	\$800	\$0	\$2,000	\$5	\$10	\$10	\$25	\$50	\$70	25%
Blue Advantage 5000 (broad network)	\$1,000	\$0	\$2,000	\$5	\$10	\$10	\$25	\$50	\$70	25%
Blue Cross Blue Shield 200, a Multi-State Plan	\$100	Incl in Medical	\$1,400	50% coins aft deduct						
Blue Local 3500 (local network with Carolinas HealthCare System)	\$800	\$0	\$2,000	\$5	\$10	\$10	\$25	\$50	\$70	25%
Blue Local 3500 (local network with Duke Medicine & WakeMed)	\$800	\$0	\$2,000	\$5	\$10	\$10	\$25	\$50	\$70	25%
Blue Local 5000 (local network with Carolinas HealthCare System)	\$1,000	\$0	\$2,000	\$5	\$10	\$10	\$25	\$50	\$70	25%
Blue Local 5000 (local network with Duke Medicine & WakeMed)	\$1,000	\$0	\$2,000	\$5	\$10	\$10	\$25	\$50	\$70	25%
Blue Select 5000 (tiered network)	\$1,000	\$0	\$2,000	\$5	\$10	\$10	\$25	\$50	\$70	25%
Blue Value 2500 (limited network)	\$700	\$0	\$2,000	\$5	\$10	\$10	\$25	\$50	\$70	25%
Blue Value 3500 (limited network)	\$800	\$0	\$2,000	\$5	\$10	\$10	\$25	\$50	\$70	25%
Blue Value 5000 (limited network)	\$1,000	\$0	\$2,000	\$5	\$10	\$10	\$25	\$50	\$70	25%
Silver Compass 2000	\$400	\$0	\$1,350	\$40	\$80	\$10		\$40	\$80	\$160
Silver Compass 5000	\$800	\$0	\$1,600	\$20	\$40	\$10		\$40	\$80	\$160
Silver Compass HSA 3600	\$1,100	Incl in Medical	\$1,100	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct		\$0 aft deduct	\$0 aft deduct	\$0 aft deduct

**Table 1D**

**2016 NC Marketplace Silver Plans  
Cost Sharing Reduction plans for consumers with incomes 200-250 % FPL (\$23,540 - \$29,425 individual)**

**Explanatory Note:** This table shows cost sharing reduction plans for people with incomes 200 – 250% FPL. The information in this table should be verified before making enrollment decisions. Be sure to review the Summary of Benefits and Coverage that can be obtained on [healthcare.gov](http://healthcare.gov).

Sources: [Healthcare.gov](http://healthcare.gov) and 2016 QHP Landscape Data, <https://www.healthcare.gov/health-plan-information-2016/>

Cost Sharing Reduction Plans - Individual Incomes \$23,540 - \$29,425										
Plan Name	Medical deduct Indiv	Drug deduct Indiv	Max out of pocket Indiv	Primary Care	Specialist	Drug Tier 1	Drug Tier 2	Drug Tier 3	Drug Tier 4	Drug Tier 5
Aetna Leap Everyday – Carolinas HealthCare System	\$3,900	Incl in Medical	\$3,900	\$25	\$0 aft deduct	\$10	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	
Aetna Leap Everyday – CaroMont Health	\$3,900	Incl in Medical	\$3,900	\$25	\$0 aft deduct	\$10	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	
Aetna Leap Everyday Plus – Carolinas HealthCare System	\$3,610	Incl in Medical	\$3,610	\$10	\$0 aft deduct	\$10	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	
Aetna Leap Everyday Plus – CaroMont Health	\$3,610	Incl in Medical	\$3,610	\$10	\$0 aft deduct	\$10	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	
Coventry Silver \$10 Copay	\$3,000	\$500	\$4,900	\$5	\$55	\$5/\$10	\$40 Copay aft deduct	\$70 Copay aft deduct	40%	50% coins aft deduct
Coventry Silver \$10 Copay 2750	\$2,500	Incl in Medical	\$5,450	\$10	\$75	\$3/\$15	\$45 Copay aft deduct	\$75 Copay aft deduct	40%	50% coins aft deduct
Coventry Silver \$10 Copay 2750 Cornerstone	\$2,500	Incl in Medical	\$5,000	\$5	\$60	\$3/\$10	\$35 Copay aft deduct	\$80 Copay aft deduct	40%	50% coins aft deduct
Coventry Silver \$10 Copay 2750 Duke Medicine	\$2,500	Incl in Medical	\$5,000	\$5	\$60	\$3/\$10	\$35 Copay aft deduct	\$80 Copay aft deduct	40%	50% coins aft deduct
Coventry Silver \$10 Copay Cornerstone	\$3,200	\$500	\$5,000	\$5	\$50	\$3/5	\$35 Copay aft deduct	\$75 Copay aft deduct	40%	50% coins aft deduct
Coventry Silver \$10 Copay Duke Medicine	\$3,200	\$500	\$5,000	\$5	\$50	\$3/5	\$35 Copay aft deduct	\$75 Copay aft deduct	40%	50% coins aft deduct
Blue Advantage 2500 (broad network)	\$2,500	\$0	\$5,450	\$25	\$50	\$10	\$25	\$50	\$70	25%
Blue Advantage 3500 (broad network)	\$2,800	\$0	\$5,450	\$25	\$50	\$10	\$25	\$50	\$70	25%
Blue Advantage 5000 (broad network)	\$3,000	\$0	\$5,450	\$25	\$50	\$10	\$25	\$50	\$70	25%
Blue Cross BlueShield 200, a Multi-State Plan	\$100	Incl in Medical	\$5,450	50% coins aft deduct	50% coins aft deduct	50% coins aft deduct	50% coins aft deduct			
Blue Local 3500 (local network with Carolinas HealthCare System)	\$2,800	\$0	\$5,450	\$25	\$50	\$10	\$25	\$50	\$70	25%
Blue Local 3500 (local network with Duke Medicine & WakeMed)	\$2,800	\$0	\$5,450	\$25	\$50	\$10	\$25	\$50	\$70	25%
Blue Local 5000 (local network with Carolinas HealthCare System)	\$3,000	\$0	\$5,450	\$25	\$50	\$10	\$25	\$50	\$70	25%
Blue Local 5000 (local network with Duke Medicine & WakeMed)	\$3,000	\$0	\$5,450	\$25	\$50	\$10	\$25	\$50	\$70	25%
Blue Select 5000 (tiered network)	\$3,000	\$0	\$5,450	\$25	\$50	\$10	\$25	\$50	\$70	25%
Blue Value 2500 (limited network)	\$2,500	\$0	\$5,450	\$25	\$50	\$10	\$25	\$50	\$70	25%
Blue Value 3500 (limited network)	\$2,800	\$0	\$5,450	\$25	\$50	\$10	\$25	\$50	\$70	25%
Blue Value 5000 (limited network)	\$3,000	\$0	\$5,450	\$25	\$50	\$10	\$25	\$50	\$70	25%
Silver Compass 2000	\$1,800	\$0	\$5,200	\$40	\$80	\$10	\$40	\$80	\$160	
Silver Compass 5000	\$3,600	\$0	\$5,000	\$20	\$40	\$10	\$40	\$80	\$160	
Silver Compass HSA 3600	\$3,000	Incl in Medical	\$3,000	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	\$0 aft deduct	

**Table 2  
Marketplace Plans by County**

	Blue Advantage	Blue Value	Blue Select	Blue Local - Charlotte	Blue Local Duke-Wake Med	Aetna Leap CaroMont	Aetna Leap CHS	Aetna-Coventry Cornerstone	Aetna-Coventry Duke	Aetna CoventryOne (POS)	UnitedHealth care
	84 counties	32 counties	84 counties	9 counties	7 counties	3 counties	8 counties	3 counties	8 counties	20 counties	77 counties
Alamance		x							x		x
Alexander	x	x	x							x	x
Allegheny	x		x								x
Anson		x		x			x				x
Ashe	x		x								x
Avery	x		x							X	x
Beaufort	x		x								
Bertie	x		x								
Bladen	x		x								x
Brunswick	x	x	x								x
Buncombe	x		x							X	x
Burke	x	x	x							X	x
Cabarrus		x		x			x				x
Caldwell	x	x	x							X	x
Camden	x		x								
Carteret	x		x								
Caswell		x			x						x
Catawba	x	x	x							X	x
Chatham		x			x				x		x
Cherokee	x		x								x
Chowan	x		x								
Clay	x		x								x
Cleveland	x		x	x		x	x				x
Columbus	x	x	x								x
Craven	x		x								
Cumberland	x		x							X	x
Currituck	x		x								
Dare	x		x								
Davidson	x	x	x					x			x
Davie	x	x	x								x
Duplin	x	x	x								x
Durham		x			x				x		x
Edgecombe	x		x								
Forsyth	x	x	x								x
Franklin		x									x
Gaston	x		x	x		x	x				x
Gates	x		x								
Graham	x		x								x
Granville	x		x						x		x
Greene	x		x								x
Guilford	x		x					x			x
Halifax	x		x								
Harnett	x		x							X	x
Haywood	x		x							X	x
Henderson	x		x							x	x
Hertford	x		x								
Hoke	x		x								x
Hyde	x		x								

	Blue Advantage	Blue Value	Blue Select	Blue Local - Charlotte	Blue Local Duke-Wake Med	Aetna Leap CaroMont	Aetna Leap CHS	Aetna-Coventry Cornerstone	Aetna-Coventry Duke	Aetna CoventryOne (POS)	UnitedHealth care
Iredell	x	x	x							x	x
Jackson	x		x							x	x
Johnston		x			x						x
Jones	x		x								
Lee		x									x
Lenoir	x		x								
Lincoln	x		x	x		x	x				x
Macon	x		x								x
Madison	x		x							x	x
Martin	x		x								
McDowell	x		x							x	x
Mecklenburg		x		x			x				x
Mitchell	x		x							x	x
Montgomery	x		x								x
Moore	x		x								x
Nash	x		x								x
New Hanover	x	x	x								x
Northampton	x		x								
Onslow	x	x	x								x
Orange		x			x				x		x
Pamlico	x		x								
Pasquotank	x		x								
Pender	x	x	x								x
Perquimans	x		x								
Person		x			x				x		x
Pitt	x		x								
Polk	x		x							x	x
Randolph	x		x					x			x
Richmond	x		x								x
Robeson	x		x							x	x
Rockingham	x		x								x
Rowan		x		x							x
Rutherford	x		x							x	x
Sampson	x		x								x
Scotland	x		x								x
Stanly		x		x			x				x
Stokes	x	x	x								x
Surry	x	x	x								x
Swain	x		x								x
Transylvania	x		x							x	x
Tyrell	x		x								
Union		x		x			x				x
Vance	x		x						x		x
Wake		x			x				x		x
Warren	x		x								x
Washington	x		x								
Watauga	x		x								x
Wayne	x		x								x
Wilkes	x		x								x
Wilson	x		x								x
Yadkin	x		x								x
Yancey	x		x							x	x

**Table 3**  
**Coverage of Essential Antiretroviral Drugs on 2016 NC Marketplace plans (as of 12/2015)**  
*Subject to Change – Check formulary*

	Blue Cross		Coventry		Aetna Leap		UnitedHealthcare	
	Tier	Notes	Tier	Notes	Tier	Notes	Tier	Notes
abacavir (Ziagen)	2		1		1		1	
lamivudine (Epivir)	5		1		1		1	
Atripla (Efavirenz, Emtricitabine, Tenofovir)	5		2		2		2	
Complera (Ralpivirine, Emtricitabine, Tenofovir)	5		2		2		2	
Edurant (Ralpivirine)	5		3		3		2	
Emtriva (Emtricitabine)	5		3		3		2	
Epivir (Lamivudine 3TC) - tab	5		2,3		3		4	
Epzicom (Abacavir and Lamivudine)	5		3		3		2	
Isentress (Raltegravir)	5		2		2		2	
Norvir (Ritonavir)	5		3		3		2	
Prezista (Darunavir)	5		3		3		2	
Prescobix (Darunavir/cobicistat)	5		not covered		not covered		2	
Reyataz (Atazanavir)	5		2		2		2	
Stribild (Elvitegravir, Cobicistat, Emtricitabine, Tenofovir)	5		3		3	Prior Auth.	3	
Sustiva (Efavirenz)	5		2		2		2	
Tivicay (dolutegravir)	5		2		2		3	
Triumeq (Abacavir, Dolutegravir, Lamivudine)	5		2		2		2	
Truvada (Tenofovir and Emtricitabine)	5		2	Prior Auth.	2	Prior Auth.	2	
Tybost	5		2		2		2	
Ziagen (Abacavir)	5		3	generic - tier 1	generic - tier 1		4	

**Table 4**  
**Provider Networks – HIV Specialty Clinics**

*As of December 1, 2015, based on online provider directories. Subject to error – CONFIRM with provider and insurance company*

Clinic	Location	Blue Advantage	Blue Value	Blue Select	Blue Local CHS	Blue Local Duke Wake Med	Aetna Leap Carolinas Health System	Aetna Leap CaroMont	Coventry Cornerstone	Coventry Duke Wake Med	CoventryOne POS	UnitedHealth
Carolina Family Health Center (Wilson CHC)	Wilson, etc	Yes	Yes	Yes (Tier NS)*	No	No	No	No	No	No	Yes	Yes
Carolina Infectious Disease	Fayetteville	Yes	Yes	Tier 1	No	No	Tier 2	Tier 2	No	No	No	Yes
Carolinaeast Internal Medicine	Havelock	Yes	Yes	Yes (Tier NS)	No	No	Tier 1	No	No	No	Yes	No
Catawba Valley Infectious Disease Consultants	Conover	Yes	Yes	Tier 1	No	No	Tier 2	Tier 2	No	No	Yes	Yes
Catawba Valley Medical Center/Fairgrove Family Health Center for Infectious Disease	Conover	Yes	Yes	Tier 1	No	No	Tier 2	No	No	No	Yes	Yes
	Statesville	Yes	Yes	Tier 1	No	No	Tier 2	Tier 2	No	No	Yes	Yes
CMC Infectious Disease	Charlotte	Yes	No	Tier 1	Yes	No	Tier 1	Tier 2	No	No	Yes	No
CMC Myers Park (CHS)	Charlotte	Yes	No	Tier 1	Yes	No	Tier 1	Tier 2	No	No	Yes	No
Coastal Infectious Disease Consults	Wilmington	Yes	No	Tier 1	No	No	No	Tier 2	No	No	No	Yes
CommWell Health/Tri-County CHC	Dunn	Yes	Yes	Yes (Tier NS)	No	No	No	No	No	No	No	Yes
Cornerstone Infectious Disease	High Point	Yes	Yes	Tier 1	No	No	No	No	Yes	No	Yes	Yes
Eastowne Family Physician	Charlotte	Yes	No	Yes (Tier NS)	Yes	No	Tier 2	Tier 2	No	No	Yes	Yes
ECU Physicians - Infectious Disease	Greenville	Yes	Yes	Tier 1	No	No	No	No	No	No	Yes	No
Firsthealth Infectious Disease	Pinehurst	Yes	Yes	Tier 1	No	No	No	No	No	No	Yes	Yes
Freedom Hill Community Health Center	Princeville	Yes	Yes	Yes (Tier NS)	No	No	No	No	No	No	Yes	No
Fryecare Physicians	Hickory	Yes	Yes	Tier 1	No	No	No	No	No	No	Yes	No
Gaston Family Health Services	Gastonia	Yes	Yes	Tier 1	No	No	Tier 1	Tier 1	No	No	Yes	Yes
Halifax Medical Specialists	Roanoke Rapids	Yes	Yes	Yes (Tier NS)	No	No	No	No	No	No	Yes	No
Hertford County Public Health Authority	Ahoskie	No	No	No	No	No	No	No	No	No	No	No
ID Consultants & Infusion Care	Charlotte	Yes	No	Tier 1	Yes	No	Tier 1	Tier 2	No	No	Yes	No
Infectious Disease Associates (ID Associates)	Gastonia	Yes	No	Tier 1	No	No	Tier 2	Tier 1	No	No	Yes	Yes
Johnston Medical Associates	Smithfield	Yes	Yes	Tier 1	No	No	Tier 2	Tier 2	No	No	Yes	Yes
Lincoln Community Health Center	Durham	Yes	Yes	Tier 1	Yes	Yes	Tier 2	Tier 2	No	Yes	Yes	Yes
Mecklenburg County Health Department	Charlotte	No	No	No	No	No	No	No	No	No	No	No
Medical Resource Center for Randolph County	Asheboro	Yes	Yes	Yes (Tier NS)	No	No	No	No	Yes	No	Yes	Yes
Mission Infectious Disease Associates (Asheville ID)	Asheville	Yes	Yes	Tier 1	No	No	No	No	No	No	Yes	Yes
Cone Health Internal Medicine	Greensboro	Yes	Yes	Tier 1	Yes	No	No	No	No	No	Yes	Yes
New Hanover Regional Medical Center	Wilmington	Yes	Yes	Yes (Tier NS)	No	No	No	No	No	No	Yes	Yes
Northeast Infectious Diseases (CHCS)	Concord	Yes	No	Tier 1	Yes	No	Tier 1	Tier 2	No	No	Yes	No
Northern Outreach Clinic	Henderson	Yes	No	Tier 1	No	No	No	No	No	No	No	Yes
Novant Health Forsyth Internal Medicine	Winston-Salem	Yes	Yes	Yes (Tier NS)	No	No	Tier 2	Tier 2	No	No	Yes	Yes
Novant Health Infectious Disease Specialists	Matthews	Yes <sup>x</sup>	Yes	Tier 1	No	No	Tier 2	Tier 2	No	No	Yes	Yes
Park Ridge Health	Hendersonville	Yes	Yes	Tier 1	No	No	Tier 2	Tier 2	No	No	Yes	Yes
Piedmont Internal Medicine	Raleigh	Yes	No	Tier 1	No	No	Tier 2	Tier 2	No	No	Yes	Yes
Premier Pediatrics of Harnett	Dunn	Yes	Yes	Yes (Tier NS)	No	No	Tier 2	Tier 2	No	No	Yes	Yes
Raleigh Infectious Disease	Raleigh	Yes	Yes	Tier 1	No	Yes	Tier 2	Tier 2	No	Yes	Yes	Yes
Regional Center for Infectious Disease (Cone Health)	Greensboro	Yes	Yes	Tier 1	Yes	No	Tier 2	Tier 2	No	No	Yes	Yes
Robeson Health Department	Lumberton	Yes	Yes	Yes (Tier NS)	No	No	Tier 2	Tier 2	No	No	Yes	Yes
Robeson Healthcare Corp (7 health centers)	Lumberton	Yes	Yes	Yes (Tier NS)	No	No	No	No	No	No	No	Yes
Rosedale Infectious Disease	Huntersville	Yes	No	Tier 1	No	No	Tier 2	Tier 2	No	No	Yes	Yes
Rowan Regional Medical Center/Novant	Salisbury	Yes	Yes	Tier 1	No	No	Tier 2	Tier 2	No	No	No	Yes
Rural Health Group	Henderson	Yes	Yes	Yes (Tier NS)	No	No	Tier 2	Tier 2	No	Yes	Yes	Yes
Southern Regional Area Health Center	Fayetteville	Yes	Yes	Tier 1	No	No	Tier 2	Tier 2	No	No	Yes	Yes
Statesville Family Medicine (Gaston Family Health)	Statesville	Yes	Yes	Yes (Tier NS)	No	No	Tier 2	Tier 2	No	No	Yes	Yes
Triad Adult & Pediatric Medicine	Greensboro	Yes	Yes	Tier 1	No	No	Tier 2	Tier 2	Yes	No	Yes	Yes
UNC	Chapel Hill	Yes	Yes	Tier 1	No	No	Tier 2	Tier 2	No	No	Yes	Yes
Valley Infectious Disease Care	Fayetteville	Yes	Yes	Tier 1	No	No	Tier 2	Tier 2	No	No	Yes	Yes
Wake County Human Services [Wake Co Health Dept]	Raleigh	Yes	Yes	Yes (Tier NS)	No	No	No	No	No	No	No	No
Wake Forest Baptist Medical Center	Winston-Salem	Yes	Yes	Tier 1	No	No	Tier 2	Tier 2	No	No	Yes	Yes
Wake Health Services/Advance Community Health Center	Raleigh	Yes	Yes	Yes (Tier NS)	No	Yes	Tier 2	Tier 2	No	No	No	Yes
Warren-Vance CHC	Henderson	Yes	No	Tier 1	No	No	No	No	No	No	Yes	Yes
Western NC Community Health Services (WNCCHS)	Asheville	Yes	Yes	Yes (Tier NS)	No	No	No	No	No	No	No	Yes
Wilmington Health	Wilmington	Yes	Yes	Tier 1	No	No	Tier 2	Tier 2	No	No	Yes	Yes
Wilson Community Health Center	Wilson	Yes	Yes	Yes (Tier NS)	No	No	No	No	No	No	Yes	Yes

NS = Tier not specified