

PrEP ACCESS AND COVERAGE ACT

H.R. 7853; S. 3990

THE PROBLEM

According to the Centers for Disease Control and Prevention (CDC), more than 1.2 million Americans are living with HIV, with nearly 38,000 new diagnoses each year. Two-thirds of these new infections occur among gay and bisexual men, with Black and Latine communities bearing a disproportionate burden. Data on transgender communities remain limited, but a 2019 review estimated that 14% of transgender women in the U.S. are living with HIV.

While advances in treatment and prevention have reduced new infections, inequities in access to PrEP (pre-exposure prophylaxis) remain one of the most urgent challenges. PrEP is highly effective, yet who receives it—and who does not—reflects deep racial and regional divides.

- **Racial inequities:** 94% of White individuals who could benefit from PrEP have received a prescription, compared to just 13% of Black individuals and 24% of Hispanic/Latine individuals.
- **Regional inequities:** In 2023, the South accounted for 53% of new HIV diagnoses but only 39% of PrEP users. Black Americans represented 39% of new diagnoses but only 14% of PrEP users; Hispanic/Latine people made up 31% of new diagnoses but just 18% of PrEP users, while White people represented 24% of diagnoses but 64% of users.

These disparities have real consequences. A 2025 study in *The Lancet HIV* found that states with the highest PrEP coverage experienced a 38% decline in new HIV diagnoses over the past decade, while states with the lowest coverage saw a 27% increase.

The lesson is clear: PrEP works, but only if access is equitable. Closing these racial and regional gaps is essential to ending the HIV epidemic in America.

WHAT IS THE PrEP ACCESS AND COVERAGE ACT?

The PrEP Access and Coverage Act would require all private and public insurance plans to cover HIV prevention medication and related services with no out-of-pocket costs for patients. The bill would also enhance access for the uninsured. It would fund a grant program to assist states, territories, and tribal communities in promoting access to PrEP for the uninsured and reducing disparities in access to the prevention medication. The grants would also support outreach to physicians and other providers designed to increase understanding of PrEP and the recommended clinical practices for providing

care. The legislation would also bar companies selling life insurance, disability insurance, and long-term care insurance from denying coverage to or charging higher premiums for people taking PrEP. Additional grants would be made available for a public education campaign to reduce disparities in access to and use of PrEP through education—particularly in high-need communities in which PrEP is underutilized—about the safety and efficacy of the drug and to combat stigma surrounding PrEP usage.

CURRENT STATUS OF THE BILL

The PrEP Access and Coverage Act was introduced in the Senate by Senators. Tina Smith (D-MN) and Adam Schiff (D-CA), and in the House of Representatives by Rep. Mark Takano (D-CA) on March 4, 2026.