

Understanding Illinois Department of Insurance Bulletin 2024-18



The Illinois Department of Insurance (DOI) issued Bulletin 2024-18, which mandates that all individual and group health insurance policies in Illinois, amended, delivered, issued, or renewed on or after January 1, 2024, must comply with expanded requirements for coverage related to Pre-Exposure Prophylaxis (PrEP) and Post-Exposure Prophylaxis (PEP).

KEY PROVISIONS

Coverage of FDA-Approved PrEP and PEP Drugs

- All FDA-approved drugs, including therapeutic equivalents, must be included on health insurance formularies for PrEP and PEP.
- Future FDA-approved PrEP or PEP therapies will also be covered.

Elimination of Cost-Sharing

- No deductibles, copayments, or coinsurance can be applied to PrEP or PEP medications or related services.

Comprehensive Follow-Up Services

- Insurers must cover follow-up services, including:
 - Medication adherence counseling
 - Management of side effects
 - Risk reduction strategies
 - Mental health counseling

Prohibition of Restrictive Practices

- Insurers cannot impose prior authorization, step therapy, or other restrictions that delay or limit access to PrEP or PEP.

This bulletin removes financial and administrative barriers to preventative HIV care, advancing equitable access to critical treatment. By prioritizing communities most disproportionately impacted by the HIV epidemic the bulletin supports individuals, simplifies provider processes, and strengthens public health efforts statewide.

Getting to Zero's priority populations include:

- Black gay, bisexual, & men who have sex with men
- Latino gay, bisexual, & men who have sex with men
- Cisgender Black heterosexual women
- Black and Latina women of transgender experience

IMPACT FOR:

Individuals

Expands access to life-saving preventative medication by removing cost and paperwork barriers, allowing individuals to prioritize health, and fostering greater health equity and access to care.

Providers

Simplifies prescribing and follow-up processes for preventative HIV care, ensuring providers can deliver care more efficiently and effectively, with fewer administrative hurdles.

Public Health

Supports the Getting to Zero Illinois Plan 2.0 by decreasing new HIV transmissions, improving prevention access, and addressing inequities that perpetuate the epidemic in disproportionately impacted populations.

RESOURCES

PrEP4Illinois: <https://www.prep4illinois.com>

Full bulletin text: [Illinois Department of Insurance Bulletin 2024-18](#)



For questions about advocacy efforts, this bulletin, or Getting to Zero Illinois, please contact the AIDS Foundation Chicago Policy & Advocacy Team: advocacy@aidschicago.org.