HIV Resources for Low-Income Clients

Introduction

This guide was created by the National Center for LGBTQ Rights (NCLR) with the goal of providing basic information about HIV to legal organizations and attorneys who serve low-income clients. The guide also lists resources that may be useful to low-income clients and potential clients, with information about HIV prevention and treatment.

Why HIV Education and Resources Matter

HIV disproportionately affects low-income individuals. Barriers to healthcare access, housing instability, and lack of insurance coverage, as well as higher rates of substance use disorders and higher risk sexual contacts all increase the risk of contracting HIV and of not receiving or receiving inadequate treatment for HIV. Living with HIV in turn can have a negative impact on socioeconomic status, including risk of discrimination in employment and housing, limits on employment imposed by disability benefits, and a lack of accommodation for healthcare needs in the workplace or other contexts. (HIV/AIDS and Socioeconomic Status).

A CDC study indicates that individuals residing in counties with the highest levels of poverty have the least favorable outcomes, including the highest HIV diagnosis rates, the lowest percentages of adults who accessed HIV medical care within 1 month of receiving a diagnosis, and the lowest percentages of adults with suppressed viral load within 6 months of receiving an HIV diagnosis (CDC).

Early testing, prevention, and treatment reduce HIV transmission and significantly improve health outcomes for those with HIV. While individuals living with HIV still face stigma, there are many free and low-cost programs that help individuals access HIV testing, prevention medications such as PrEP, and treatment regardless of income or insurance status.

HIV Information Resources

- **Centers for Disease Control and Prevention (CDC) | HIV Pages**: A comprehensive introductory resource covering transmission, symptoms, testing, treatment, and prevention. *(NOTE: As of June 2026, some CDC pages currently have a transphobic statement at the top)*
- **HIV.gov | HIV and AIDS Resources**: A more in-depth resource covering HIV transmission, prevention, and treatment. Also covers the history of HIV and federal government programs related to HIV prevention and treatment.
    - **HIV/AIDS Glossary | NIH**: Definitions for terms related to HIV and AIDS.
- **HRC's HIV and Health Equality Resources**: Human Rights Campaign's resource list of their strategic partnerships with community-based organizations, national partners, and health departments.
    - **Debunking Common Myths About HIV**: Information disproving some of the most commonly held misconceptions about HIV.
- **Planned Parenthood's What is HIV? What is AIDS? | How Can You Get HIV?**: Comprehensive introductory resource about HIV symptoms, testing, treatment, and prevention.
- **HIV/AIDS - Symptoms and causes - Mayo Clinic**: In-depth, medical-oriented information on HIV symptoms and treatment.

Risk factors for HIV

Getting Tested for HIV | HIV | CDC: People with certain risk factors should get tested more often. You should get tested **at least once a year** if:

- You're a man who has had sex with another man.
- You've had anal or vaginal sex with someone who has HIV.
- You've had more than one sex partner since your last HIV test.
- You've shared needles, syringes, or other drug injection equipment (for example, cookers).
- You've exchanged sex for drugs or money.
- You've been diagnosed with or treated for another sexually transmitted infection, hepatitis, or tuberculosis (TB).
- You've had sex with someone who has done anything listed above or you don't know their sexual history.

Preventing HIV Transmission

- **Preventing HIV | CDC**: Comprehensive prevention resource covering condoms, PrEP, PEP, and harm reduction.

PrEP & PEP: PrEP (Pre-Exposure Prophylaxis) is a highly effective medication taken by HIV-negative people to prevent contracting HIV. When taken as prescribed, it lowers the risk of getting HIV from sex by about 99% and from injection drug use by at least 74% (HIV.gov). PEP (post-exposure prophylaxis) is the use of HIV medicines to prevent HIV infection within 72 hours (3 days) **after** a possible exposure.

- **Pre-Exposure Prophylaxis (PrEP) | HIV.gov**: Explains who should consider PrEP and how to access it.
- **Preventing HIV with PrEP | HIV | CDC**: Discusses PrEP's interactions, effectiveness, and resources for low-cost access.
- **Preventing HIV with PEP | HIV | CDC**: Discusses when one might need to take PEP and provides a locator to find local providers that offer it.
- **My Body My Health | Prevention**: Introductory information on PrEP, PEP, and other prevention methods.
- **Low-Cost PrEP and PEP Resources:**
  - **Gilead Advancing Access® Program**: A co-pay assistance program to help lower the cost of PrEP.
  - **Patient Get Started | ViiVConnect**: A program that helps pay for PrEP shots.
  - **State PrEP/PEP Assistance Programs | NASTAD:** State-specific programs that help lower the cost of PrEP and PEP. See their comprehensive program chart here.
  - **PrEP Locator: A national database for US PrEP providers**: National directory of PrEP providers, including providers serving uninsured patients.
  - **Get Access to PrEP Near You | National Prevention Information Network**: National directory of PrEP providers. Scroll to the bottom of the page to search by zip code.
  - **HIV.gov | HIV Testing Sites & Care Services Locator**: A directory of HIV testing, prevention, and treatment providers. Enter client's location and select "Prevention Services."
  - **Ready, Set, PrEP Fact Sheet**: Ready, Set, PrEP is a nationwide program that provides free PrEP (Pre-Exposure Prophylaxis) medications to qualifying individuals to help prevent the transmission of HIV.
    - **Ready, Set, PrEP Patient site**: Application form for Ready, Set, PrEP.

Barrier Methods: Barrier methods for preventing the spread of HIV work by creating a physical block that prevents contact with potentially infectious bodily fluids (such as semen, vaginal fluids, and blood) during sexual activity.

- **Condom Use: An Overview | Condom Use | CDC**: Information about the effectiveness of using condoms, and how to use condoms to prevent the spread of HIV and instructions for proper use.
- **Barrier methods | Division of Prevention Science**: Information on other barriers such as female condoms and dental dams.
- **Cervical Barrier Methods – Cervical Barrier Advancement Society**: Some research suggests that cervical barriers have the potential to protect from some sexually transmitted infections (STIs), including HIV. However, currently male and female condoms are the only known barrier methods to prevent HIV for sexually active men and women.

Treatment as Prevention: Treatment as prevention is an HIV prevention strategy where people living with HIV take daily antiretroviral therapy (ART) to reduce their viral load to an undetectable level. People living with HIV who take HIV medicine as prescribed and get and keep an undetectable viral load will not transmit HIV to their HIV-negative partners through sex (HIV.gov).

- **HIV Treatment as Prevention | HIV.gov**: Information on how treatment as prevention works.
- **HIV Treatment as Prevention | HIV Partners | CDC**: Information about the levels of risk associated with different types of sexual contact with a partner with an undetectable viral load.
- **FAQ – Prevention Access Campaign:** Frequently asked questions about how HIV+ individuals can prevent the spread of HIV through treatment.
- **10 Things to Know About HIV Suppression | NIAID: National Institute of Allergy and Infectious Diseases**: Introductory information on what it means to be undetectable and how that impacts risk of transmission.

Other Prevention:

- **North American Syringe Exchange Network | NASEN: NASEN Directory**: Directory of local syringe services programs (SSPs).
- **HRC's Safer Sex for Trans Bodies Guide**: A comprehensive sexual health guide for transgender and gender expansive people and their partners, with information about the risk of HIV that comes from different types of sexual contact.
- **HRC's Healthy Sex Guide:** A guide to practicing healthy sex that includes essential tips to minimize the spread of HIV and other sexually transmitted infections (STIs).

Low-Cost HIV Testing

- **CDC | Get Tested**: Enter client's zip code, the type of test desired, and select the "Free or Low Cost" filter.
    - **Getting Tested for HIV | HIV | CDC**: Overview of the types of HIV tests and how they work.
- **HIV.gov | HIV Testing Sites & Care Services Locator**: Enter client's location and select "Testing Services."
- **Planned Parenthood Local Health Center Search**: Some Planned Parenthood health centers have low-cost or no cost HIV testing options. Select "STD Testing and Treatment" and enter desired zip code.
    - **Planned Parenthood At-Home HIV Test**: Planned Parenthood also offers at-home HIV testing for as low as $149 (as of June 2026).
- **HRSA | Find a Health Center**: Federally qualified health centers often provide low-cost HIV testing. Search by location and review local clinic's websites or call to inquire about HIV testing.

Low-Cost HIV Treatment

- **Ryan White HIV/AIDS Program**: Provides medical care, medications, and support services for low-income individuals living with HIV.
    - **Common Patient Assistance Program Application Form for HIV Medicine**: A single form that can be used to apply for multiple HIV Patient Assistance Programs (PAPs), through which pharmaceutical companies provide free or low-cost medications to people with low incomes who do not qualify for any other insurance or assistance programs.
        - **Common Patient Assistance Program Application (HIV)**: A PDF version of the application that can be printed or completed on a computer.
        - **Help is out there | Positively Aware**: Further information on how PAPs work and which drugs they are offered for.
    - **State HIV/AIDS Hotlines | Ryan White HIV/AIDS Program**: Hotlines that provide HIV resources and advice for each state.
    - **Find a Ryan White HIV/AIDS Program Medical Provider**: Search for HIV healthcare providers by location.
- **HIV.gov | HIV Testing Sites & Care Services Locator**: Enter client's location and select "Care & Treatment."

- **HRSA | Find a Health Center**: For uninsured patients seeking HIV care. Search by location and review local clinic's websites or call to inquire about HIV treatment.
- **Gilead Advancing Access® Program**: A co-pay assistance program to help lower the cost of HIV treatment.
- **ADAP | Harbor Path**: Provides access to free medications for uninsured people living with chronic illnesses; administers AIDS Drug Assistance Program (ADAP) Waiting List Program. Through the ADAP Waiting List Program, patients on the list receive antiretroviral medications donated by pharmaceutical manufacturers.
    - **ADAP Application**: Downloadable application for the ADAP Waiting List Program

Additional Resources

- **HOPWA: Housing Opportunities for Persons With AIDS - HUD Exchange**: The only federal program dedicated to the housing needs of people living with HIV/AIDS. Under the HOPWA Program, HUD makes grants to local communities, States, and nonprofit organizations for projects that benefit low-income persons living with HIV/AIDS and their families.
    - **Grantee Contact Information - HUD Exchange**: Directory of programs that work with HOPWA.
- **Living with HIV—and without stigma - Lambda Legal**: Introductory information about the legal rights of individuals living with HIV and related legal cases.
- **PAN Foundation - Patient financial assistance, advocacy, and education**: Provides necessary healthcare treatments to the underinsured population. Use the eligibility checker on the home page to see if you are eligible for assistance.
- **Positively Aware | The HIV Treatment Journal of TPAN**: A national magazine focusing on HIV treatment and advocacy news.

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