U.S. BUSINESS ACTION TO
END HIV
A HEALTH ACTION ALLIANCE INITIATIVE

Women + HIV at Work

A GUIDE FOR EMPLOYERS



HAA
HEALTH ACTION ALLIANCE

SEPTEMBER 2026

Table of Contents

Start Here: HIV + Women in the Workplace 3

The Business Case for Action 4

Understanding the Disproportionate Impact on Black Women 4

How To Support Your Employees 5

HIV Treatment 101 7

How To Talk About HIV at Work 8

What's the Main Message? 8

What Channels Should I Use? 9

When Should I Share These Messages? 10

Employee Fact Sheet: What Women Need To Know About HIV 11

Supporting Resources 12

Take Action To End HIV 13

Acknowledgments 14

U.S. BUSINESS ACTION TO END HIV
A HEALTH ACTION ALLIANCE INITIATIVE

PRESENTING SPONSOR
ViiV Healthcare

CHAMPION SPONSORS
GILEAD Creating Possible
mistr

CAMPAIGN SPONSOR
Walgreens

Start Here: HIV + Women in the Workplace

HIV remains a significant public health and workforce challenge. More than 1.2 million people live with HIV in the United States, and an additional 38,000 people are diagnosed each year. A staggering 91% of people with HIV in the U.S. are of working age, many of them employees, their partners, and their families.

Women remain one of the most overlooked and underserved populations when it comes to HIV care. In the U.S. today, about 268,800 women live with HIV, accounting for 22% of the total population living with HIV nationally and 20% of new HIV diagnoses. Most women acquire HIV through heterosexual sex or shared injection equipment. Women living with HIV can also transmit the virus to an infant during pregnancy, birth, or breastfeeding. However, HIV is widely misunderstood as a condition affecting only gay men. That misunderstanding has consequences.

Most women don't see themselves as vulnerable to HIV, which means they aren't getting tested, accessing prevention, or getting into care. Some don't seek screening until they are already living with the virus.

As an employer, you can remove barriers to care through benefits design, internal communications, and a workplace culture that reduces stigma and empowers your employees to make the best healthcare decisions for themselves and their families.

This guide equips HR and benefits leaders with the context, the tools, and the language they need to support the women in their workforce living with HIV, and to make HIV prevention and care as routine and accessible as other preventive health services.



The Business Case for Action

Women with HIV are often diagnosed late. In 2022, about one in five women newly diagnosed with HIV were already in the most advanced stage of infection (called AIDS) within three months of learning their status, meaning the virus had been silently weakening their immune systems for a long time. Studies show that being diagnosed late is linked to a two- to three-fold higher risk of death compared with detecting HIV earlier and starting treatment promptly.

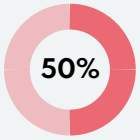
In the workplace, undiagnosed or untreated HIV can lead to absenteeism, decreased productivity, and high health costs. Estimates suggest that lifetime medical costs for HIV range from the mid-$500,000 to $1.2 million. Employers can take steps to save lives and lower costs over time by promoting HIV prevention and treatment adherence.

Stigma compounds the problem. It discourages employees from seeking testing and treatment and from disclosing concerns, which contributes to late diagnoses. Confidentiality, education, and supportive benefits can help reduce stigma.

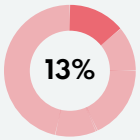
Geography and socioeconomic status can also play a role in who is at higher risk for contracting HIV. In the United States, diagnoses are concentrated in the South, as well as in urban metros. For employers with distributed workforces, teams in higher-burden regions may have greater need for testing, education, and care navigation.



Understanding the Disproportionate Impact on Black Women



Black women account for 50% of new diagnoses among U.S. women.



However, they represent only 13% of the female population.

This pattern is shaped by factors such as:

- Poverty/economic instability
- Racism and systemic discrimination
- Gender inequality
- Healthcare access gaps
- Stigma
- Inequities in housing, education, and employment
- Residential segregation
- Sexual network dynamics
- Medical mistrust rooted in historical and contemporary racism in healthcare

These factors can increase exposure risk and make it harder to access preventive care. For employers who are committed to promoting health equity, this is a concrete place to act. By recognizing that Black women may face layered barriers to care, employee health plans should be designed to reach people who are more vulnerable to acquiring HIV.

How To Support Your Employees



HR and benefits leaders can take concrete steps to support employees who are living with HIV, caring for someone who is, or looking to protect their health. Use this checklist to strengthen your benefits and policies around HIV prevention and care.

☐ **Encourage HIV Testing**

HIV is a chronic and manageable condition. However, if left undiagnosed and untreated, it can be deadly. By encouraging your employees to know their status, you can help them access prevention and treatment that can make all the difference.

HIV testing is typically covered as a preventive service under most plans at no cost to employees. Confirm this is true for your plan and make sure employees know it. And even if an employee is not enrolled in an employer-sponsored health plan, free or low-cost HIV testing may be available through state and local health departments, community health centers, pharmacies, and community-based organizations.

☐ **Confirm Your Workplace Policy**

Create a safe environment for employees by confirming and sharing your company's workplace nondiscrimination policy, along with your confidentiality policy around personal health information. Interested in creating an HIV-specific workplace policy? Check out Empowering HR Leaders: A Checklist for HIV in the Workplace to get started.



☐ **Offer Comprehensive Benefits**

Insurance coverage with little or no cost-sharing helps employees and their dependents access the services they need to stay healthy and reduce the risk of HIV transmission. At a minimum, most health insurance plans are required to cover:

- HIV testing as a preventive service
- Pre-exposure prophylaxis (PrEP) to help prevent HIV acquisition in people who are HIV-negative and at higher risk
- Antiretroviral therapy (ART) for people living with HIV to maintain their health, achieve viral suppression, and prevent transmission to others

There are many forms of PrEP, including daily pills and long acting injectables. Check in with your plan administrator or PBM to confirm what is covered. Explore the additional resources on page 12 of this guide for more information.

☐ **Offer Paid Time Off for Testing and Preventive Care**

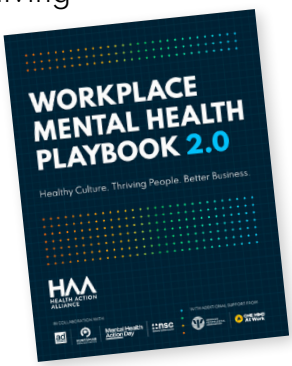
Paid time off can alleviate potential concerns employees may have about taking time away from work to get tested or support their preventive care. All PrEP requires ongoing follow-up care; daily oral PrEP typically involves quarterly visits for HIV and STI testing, and injectable options require provider visits every two months or twice yearly.

☐ **Incentivize Preventive Screening**

If your wellness program offers incentives for completing preventive care, include HIV testing among the qualifying screenings rather than singling it out. Employees can then participate without their choice of screening being visible to anyone.

☐ **Provide Mental Health Coverage**

HIV is not solely a physical disease; it can significantly impact a person's mental health, too. Depression and trauma are common among people living with HIV, and stigma keeps many people from seeking care. You can find more wide-ranging mental health solutions to benefit your entire workforce in our Workplace Mental Health Playbook.



☐ **Include Telehealth Options**

Make sure your health plan covers telehealth services or consider providing them separately; telehealth enables employees to attend medical appointments privately and overcome barriers to in-person care.

☐ **Partner With a Community Organization**

Companies that engage with local HIV organizations activate their employees around a cause that matters while improving the health and well-being of their workers, customers, and communities where they operate.

INTERESTED IN PARTNERING WITH A LOCAL ORGANIZATION?

Our Local Impact Program can help match you with a service provider in your community.

HIV Treatment 101

As you build out your HIV benefits and policies, here's what you need to know about the three key medications for HIV prevention and treatment.

PrEP



PrEP (pre-exposure prophylaxis) is an extremely effective prescription medication for people who do not have HIV that can reduce the chances of acquiring HIV. PrEP is available either as a daily pill or as a long-acting injection given by a healthcare provider. Injectable options are dosed every two months or twice yearly.

Long-acting options remove the need for daily adherence — a persistent barrier to PrEP use among women. Women make up a small share of PrEP users. Of the 644,170 people using PrEP in the U.S. in 2025, only 10% were women.

PEP



PEP (post-exposure prophylaxis) is a 28-day prescription pill regimen for people who may have recently been exposed to HIV through sex, needle sharing, or other incidents where HIV transmission could occur. It is an emergency prevention option, not a long-term prevention method, and it must be started within 72 hours of a possible exposure, and ideally sooner to work best.

For women, PEP is also underused because risk is underestimated or not recognized in time. Many women may not realize they need to seek care immediately after a possible exposure, which can delay treatment and reduce its effectiveness. In settings where HIV prevention is discussed, it helps to present PEP as an urgent backup option for recent exposure and PrEP as the ongoing preventive option for future risk.

ART



Educate workers about the potentially lifesaving benefits of treatment for people with HIV. For people living with HIV, taking medication as prescribed is key to staying healthy and preventing the spread of HIV. This includes starting highly active antiretroviral therapy (ART) as soon as possible after an HIV diagnosis.

People with HIV who take ART as prescribed and who achieve and then maintain an undetectable viral load (a measure of HIV active in their system) have effectively no risk of sexually transmitting the virus to an HIV-negative partner.

How To Talk About HIV at Work

Educating your workforce is one of the most powerful ways to help entire communities get access to testing, treatment, and care. Open conversations are a key way to stop stigma, spread accurate information, and ensure team members can make informed health decisions for themselves and their families.

Below are key messages tailored for your female employees, as well as tips on how and when to share them.

What's the Main Message?

- HIV testing and prevention should be framed as part of your employees' routine preventive and reproductive care, alongside mammograms, STI screening, blood pressure checks, and other standard health services. When HIV is treated like any other preventive health issue, it becomes easier to see testing, PrEP, and follow-up care as normal parts of staying healthy rather than something exceptional or shameful.
- Thanks to medical advancements, women with HIV can live healthy, fulfilling lives with early diagnosis, consistent treatment, and supportive care. Many women with HIV can thrive when they have access to affirming healthcare and a workplace environment that protects privacy, promotes dignity, and reduces stigma.



What we say matters.

- Use language that frames HIV testing as a routine part of preventive healthcare.
- Avoid language that implies HIV only affects certain groups, suggests blame, or uses fear-based framing that can reinforce stigma.
- Instead of centering assumptions about who is "at risk," use inclusive, neutral language that recognizes that women of all backgrounds can benefit from HIV testing, prevention, and care.

What Channels Should I Use?

Meeting your team members where they already look for information and pairing the right channel with the right moment can help you deliver the information quickly and effectively. Consider a mix of the following:

Wellness programs
Integrate HIV testing, PrEP, and treatment resources alongside existing preventive and reproductive care offerings like annual physicals, mammograms, and blood pressure screenings, so HIV becomes part of routine healthcare.

Employee resource groups (ERGs)
Partner with women's - including Black and Latina-led - LGBTQ+, or health-focused ERGs to co-create or amplify messaging with a trusted, peer-driven voice.

Newsletters
Use company-wide or benefits newsletters to share observance day messaging, testing reminders, and links to care resources on a recurring schedule.

Direct manager communications
Equip managers with talking points or FAQs so they can point workers to resources during team meetings or one-on-one.

New employee orientation and open enrollment materials
Highlight HIV-related coverage directly in enrollment guides so employees see it as a standard part of their health plan.

Benefits portal
Keep information about testing, PrEP, and treatment easy to find year-round, not just during enrollment.

CEO or leadership letter
A message from leadership signals organizational commitment to health equity and helps reduce stigma.

Women's health and maternity benefits
An OB-GYN can be the main source of care for many women. Ask your health vendor or plan to include HIV testing and PrEP among the preventive care services they already discuss.

Messaging platforms (Slack, Teams, etc.)
Share quick, timely reminders tied to awareness days or testing events.

Physical spaces (breakrooms, restrooms, common areas)
Posters or flyers can prompt conversations and normalize the topic in everyday spaces. You can use the fact sheet on page 11 to get started.

When Should I Share These Messages?

Targeting communications around open enrollment and HIV awareness days helps make this information timely and provides opportunities throughout the year to educate your teams. Key dates include:



Feb 7

National Black HIV/AIDS Awareness Day is devoted to spreading understanding of HIV among the Black population.

March 10

National Women & Girls HIV/AIDS Awareness Day is an opportunity to raise awareness about the impact of HIV on women and show support for women and girls with HIV.

April 18

National Transgender HIV Testing Day recognizes the importance of routine HIV testing, status awareness, and continued focus on HIV prevention and treatment efforts among transgender and gender nonbinary people.

June 27

National HIV Testing Day encourages people to get tested for HIV, know their status, and get linked to care and treatment.

Aug 20

Southern HIV/AIDS Awareness Day unites individuals, communities, and organizations to call attention to the number of people living with HIV in the South.

Oct 15

National Latinx AIDS Awareness Day aims to address the disproportionate impact of HIV on Hispanic/Latinx communities, promote HIV testing, and stop HIV stigma.

Dec 1

World AIDS Day recognizes a global movement to end HIV and remember those lost to AIDS-related illnesses.

What Women Need To Know About HIV

Get Tested

HIV testing is quick, confidential, and covered by your health plan. It should be a routine part of your care alongside your annual physical, mammogram, blood pressure check, or STI screening.

- Ask your doctor to include an HIV test at your next appointment.
- Find a testing location near you at GetTested.cdc.gov.
- At-home HIV test kits are also an option if you would rather test privately.

Know Your Prevention Options

- PrEP is a daily pill or long-acting injection that can lower the risk of getting HIV. Not every PrEP option has been studied in women, so ask your doctor which one is right for you.
- Condoms remain a highly effective way to prevent HIV and other STIs.
- Regular testing means you and your partner(s) can make informed decisions together.

QUICK FACTS

1 in 5 Roughly one in five people living with HIV in the U.S. are women.

20% Women account for 20% of new HIV diagnoses each year.

50% Black women account for half of new HIV diagnoses among women and half of women living with HIV.

For women, exposure typically occurs through heterosexual intercourse or sharing needles.

99% PrEP is an HIV prevention medication that can reduce the chance of getting HIV from sex by 99%.

Women with HIV can live healthy, full lives with early diagnosis, consistent treatment, and supportive care.

U=U People living with HIV who maintain an undetectable viral load (a measure of HIV active in their system) through treatment cannot sexually transmit HIV to their partners. This is known as "treatment as prevention" or "U=U: Undetectable=Untransmittable."

<1% Women living with HIV can have healthy pregnancies, and with proper medical care, the risk of transmitting HIV to their baby can be reduced to less than 1%.

No Insurance? You Still Have Options.

- Check out programs like the Ryan White HIV/AIDS Program that connect people living with HIV to medical care, medication, and support services regardless of ability to pay.

Supporting Resources

Here is a collection of resources, tools, and guides to help employers and HR leaders understand and support women living with HIV in the workplace and build HIV inclusive cultures.

- HIV.gov Service Locator: Find testing, PrEP, and treatment near you by ZIP code.
- Office on Women's Health Helpline: A resource line and online resource for health questions (not for diagnosis or emergencies). Call 1-800-994-9662, 9 a.m. to 6 p.m. ET, Monday to Friday.
- Ryan White HIV/AIDS Program: Connects people living with HIV to care, medication, and support services regardless of ability to pay.
- The Well Project: A nonprofit focused on treatment, care, and education for women and girls living with HIV. It offers free resources, reports, webinars, and more.
- Center for HIV Law and Policy | Women/ Women's Resource Advocacy Connection: Policy-focused resources and advocacy tools on stigma, gender disparities in care, reproductive justice, and rights.
- ViiV Healthcare | Positive Action for Women with HIV: An initiative that supports community collaborations to break isolation and stigma for women living with HIV, including messaging and program examples.
- Positive Women's Network – USA: A national network of cis- and transgender women as well as gender-diverse and transgender people living with HIV that leads advocacy, leadership development, reproductive, and economic justice campaigns.



Take Year-Round Action To End HIV

Join the U.S. Business Action to End HIV coalition

ENDING HIV NEEDS BUSINESS LEADERSHIP

We're at a pivotal moment. Ending the HIV epidemic in the U.S. is within our reach, but achieving this goal requires a united effort from all sectors of society, particularly the business community.

THE OPPORTUNITY

The private sector has long been a catalyst for change. Companies have a unique opportunity to drive progress while strengthening their workplaces and communities. U.S. Business Action to End HIV unites leading companies and leverages their influence, resources, and innovation to help end HIV in the U.S. The Coalition has mobilized over 100 employers to take bold steps to close gaps in awareness, prevention, and treatment. Member companies include major brands and large employers across industries such as energy, health care, technology, consulting, entertainment, digital services, and retail.

HOW OUR COMPANIES MAKE IMPACT

Coalition members are invited to commit to at least one of six actions, from educating workers to partnering with community-based organizations to closing gaps in access to HIV care and prevention. Companies join a network of like-minded leaders who are working together to make a difference.

JOIN US TODAY!

ADDITIONAL RESOURCES

- Ending the HIV Epidemic: A Guide for Employers
  Practical ways to support employees, improve benefits, and partner with your community to help end HIV.
- Sample Letter From Leadership
  Use this template to craft a message that reflects your company's commitment to supporting employees with HIV.
- Writing a Workplace HIV Policy
  Key considerations to help you develop a written HIV policy to support employees and reduce stigma.
- Empowering HR Leaders: A Checklist for HIV in the Workplace
  A checklist to help you strengthen HIV policies, expand benefits and education, and ensure legal compliance.

OUR NEWSLETTER

Sign up for the latest updates on events, resources, opportunities for action, company spotlights, and more.



U.S. BUSINESS ACTION TO
END HIV
A HEALTH ACTION ALLIANCE INITIATIVE

PRESENTING SPONSOR

ViiV Healthcare

CHAMPION SPONSOR

GILEAD Creating Possible

mistr

CAMPAIGN SPONSOR

Walgreens

U.S. Business Action to End HIV was founded in 2022 by the Health Action Alliance, with support from ViiV Healthcare, to mobilize a growing coalition of private sector partners committed to filling gaps and accelerating progress to help end HIV in the U.S. by 2030.

The Health Action Alliance is the nation's largest employer network advancing public health. We help companies navigate evolving health challenges, strengthen workforce well-being, and partner with public health organizations to build stronger, healthier communities. Founded in 2021 by the Ad Council, Business Roundtable, CDC Foundation, the de Beaumont Foundation, and the Robert Wood Johnson Foundation, HAA's network has grown to more than 11,000 employers nationwide. We believe good health is good business, and we equip employers with the tools, partnerships, and strategies to deliver on that promise.

Healthaction.org

Endhiv@healthaction.org

EDITORIAL NOTE

This resource was created by the Health Action Alliance, with financial support provided by Walgreens. HAA is solely responsible for the content of this guide and maintains full editorial control over programming and employer resources. For more information about how we work with corporate sponsors, please refer to our Partnership Policy.

DISCLAIMER

This guide provides an overview of workplace health issues and is not intended to be nor should be construed as legal, business, medical, scientific, or any other advice for any particular situation. The content included herein is provided for informational purposes only and may not reflect the most current developments, as the subject matter is fluid. This guide contains links to third-party websites. Such links are only for the convenience of the reader, user, or browser; the Health Action Alliance does not recommend or endorse the contents of third-party sites. Readers of this guide should contact their attorney to obtain advice with respect to any particular legal matter. No reader, user, or browser of this material should act or refrain from acting on the basis of information in this guide without first seeking legal advice from counsel in the relevant jurisdiction. Only your individual attorney can provide assurances that the information contained herein — and your interpretation of it — is applicable or appropriate to your particular situation.

ACKNOWLEDGMENTS

Special thanks to members of the U.S. Business Action to End HIV Leadership Advisory Council and the Positive Women's Network for providing expert insights and feedback on this resource.