

Life insurance ban unjustified: study

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People with HIV should not be excluded from taking out life insurance policies, a Swiss study has concluded.

Because of the historically high death rate among people with HIV/AIDS, people with HIV infection are frequently denied life insurance in many countries, including Australia.

In a letter published in the respected medical journal *The Lancet* last month, researchers from the Swiss HIV Cohort [1] In epidemiology, a group of individuals with some characteristics in common. A cohort study is a special kind of clinical trial which looks at a treatment or treatment strategy in a cohort of people. Study, a large ongoing study of people treated for HIV in seven large Swiss hospitals, said that the “excess death rate” in hepatitis C-negative people with successfully-treated HIV compared with the general population was no higher than the rate among people with successfully-treated cancer, a group which is not denied life insurance.

The study looked at medical records for almost 4000 members of the cohort, of whom 41.5 percent were also positive for hepatitis C. Comparing this data with the official Swiss death registry, the team found that successfully treated patients who were hepatitis C-negative had fewer than 3.5 excess deaths per 1000 person-years. The excess death rate for cancer survivors is between 5 and 20.

In an interview with the BBC, Dr Bernard Hirschel of Geneva University Hospital, one of the authors of the study, said: “Successfully treated HIV-positive and hepatitis C-negative patients have a short-term mortality as low as, or lower than that of, patients with cancer who have been successfully treated — a group that is able to obtain life insurance.”

Importantly, the definition of “successfully treated patients” used in the study was not especially restrictive, including any patient who had at least one CD4 count of 250 or greater, at least six months after starting treatment.

The researchers concluded that the study “provides preliminary evidence that life coverage could be considered under specific conditions.”

In Australia, the Disability Discrimination Act allows insurers to legally discriminate against people with HIV in providing life insurance, but only where actuarial or statistical evidence exists to support the decision.

NAPWA’s Care and Support Convenor, Rob Lake, believes the insurance industry hasn’t done enough to take account of improved medical outcomes for people with HIV over recent years.

“This is a fantastic study,” Lake said, “which provides us an opportunity to work with the insurance industry to ensure that positive people get a fair go.”

While it is difficult to estimate the number of HIV-positive people who are being refused life insurance, both Lake and an insurance industry representative agreed that positive people may not be applying for life cover due to the expectation that they would be turned down.

The ability of Australian insurers to provide life insurance is also affected by the reinsurance contracts which the companies take out to cover their policies. All of the companies providing reinsurance are outside Australia.

Rob Lake believes that the time is now right for the HIV sector to work with the insurance industry to develop an approach which reflects current medical realities. For positive people, many of whom have returned to work and are saving for retirement, that can’t come soon enough.

“There are a whole lot of foundation issues for positive people about returning to work and getting on with their lives, and anything that supports that helps,” Lake said.

- [HIV Living](#)

[life insurance](#)

Links:

[1] <http://www.napwa.org.au/glossary/term/477>