



underwriting

What You Need to Know About... Human Immunodeficiency Virus (HIV)

According to [WebMD](#), the number of people living with HIV continues to rise – mainly because highly effective drugs allow people infected with HIV to live longer, healthier lives.

Highly active antiretroviral therapy is effective and the death rate of people infected with HIV has declined dramatically over the past two decades.

Given the advancements of medical treatment, HIV has become an autoimmune disorder rather than a terminal illness, which has allowed insurance companies the ability to offer coverage.

Timeline of HIV and Acquired Immune Deficiency Syndrome (AIDS)

1. At introduction of the virus, the person develops symptoms of the flu or mono.
2. The body fights off the virus and it becomes dormant in the system – this period lasts anywhere from five to 10 years and everything appears normal.
3. Eventually the body loses its battle with the virus and the virus replicates at a rapid rate.
4. AIDS occurs.
5. Anti-viral medications stop the replication of the virus as long as the level of medication in the system is maintained.

How Diagnosis Occurs

- Initial exposure causes flu or mono like symptoms.
- Lab work.
 - HIV is not normally tested during routine lab work as it requires consent from the patient unless a sexually transmitted disease (STD) panel is done; diagnosis occurs.
- AIDS related illnesses such as pneumocystis pneumonia, toxoplasmosis, cytomegalovirus.
 - CD4 count (also known as T cell count) falls below 200 and causes an opportunistic infection diagnosis.

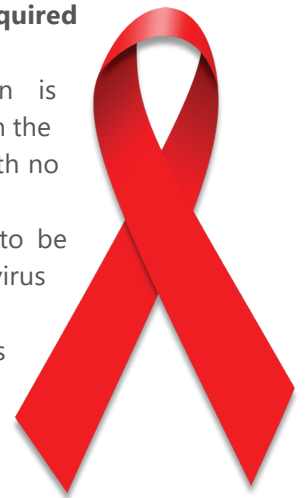
Lab Requirements

- Must have been on treatment for at least 12 months.
- No failure of any treatments.
- CD4 cells must have been over 500 at some point.
- No CD4 readings under 200 except at diagnosis.
- No drop of 30% at any point of CD4 cells while on medication.

Compliance With Medications Required for Insurance Consideration

Full compliance with medication is required and the person must be on the medication for at least one year with no skipped doses.

- Changes to medication need to be well-followed to insure the virus maintains undetectable status.
- The last change in the person's drug file must be at least six months prior with stable labs.
- Consistent follow-up with lab work every six months.



New medications on the market only require one drug for treatment.

- Drugs such as Odessa, Stribid, Triumeq.
- Prophylactic (protection) such as Truvada (helps persons without HIV from contracting the virus).

Questions

Contact us with any questions or concerns.