

## Notice And Consent For AIDS - Related Blood Testing

To evaluate your insurability, the Insurer named above (the Insurer) has requested that you provide a sample of your blood for testing and analysis to determine the presence of human immunodeficiency virus (HIV) antibodies. By signing and dating this form, you agree that this test may be done and that underwriting decisions will be based on the test result. A series of three tests will be performed by a licensed laboratory through a medically accepted procedure. Test results will be reported only to the person or persons designated by the consent form and to affiliates, reinsurers, employees and contractors of the insurer in relation to the underwriting of the insurance application. An insurer may also make a report of a nonspecific blood disorder to the Medical Information Bureau.

### AIDS

Acquired Immunodeficiency Syndrome (AIDS) is a life-threatening disorder of the immune system, caused by a virus, HIV. The virus is transmitted by sexual contact with an infected person, from an infected mother to her newborn infant or by exposure to infected blood (as in needle sharing during intravenous drug use). Persons at high risk of contracting AIDS include males who have had sexual contact with another male, intravenous drug users, hemophiliacs and sexual contacts of these persons. AIDS does not typically develop until a person has been infected with HIV for several years. A person may remain free of symptoms for years after becoming infected. An infected person has a significant chance of developing AIDS over the next 10 years.

### The HIV Antibody Test

Before you consent to testing, please read the following important information:

- Purpose.** This test is being run to determine whether you may have been infected with HIV. If you are infected, you are probably not insurable. This test is not a test for AIDS; AIDS can only be diagnosed by medical evaluation.
- Positive Test Results.** If you test positive, you should seek medical follow-up with your personal physician because you may be infected with HIV.
- Accuracy.** An HIV test will be considered positive only after confirmation by a laboratory procedure that the state health officer has determined to be highly accurate. Nonetheless, the HIV antibody test is not 100% accurate. Possible errors include:
  - False positives.** The test gives a positive result, even though you are not infected. This happens only rarely and is more common in persons who have not engaged in high-risk behavior. Retesting should be done to help confirm the validity of a positive test.
  - False negatives.** The test gives a negative result, even though you are infected with HIV. This happens most commonly in recently infected persons; it takes at least 4-12 weeks for a positive test result to develop after a person is infected.
- Possible Adverse Effects of Test.** A positive test may cause you significant anxiety. A positive test may result in uninsurability or life, health, disability insurance policies for which you may apply in the future. Although prohibited by law, discrimination in housing, employment or public accommodations may result if your tests were to become known to others. A negative result may create a false sense of security.
- Disclosure of Results.** A positive test result will be disclosed to you or the physician that you designate.
- Confidentiality.** Like all medical information, HIV test results are confidential. An insurer, insurance agent or insurance-support organization is required to maintain the confidentiality of HIV test results. However, certain disclosures of your test results may occur, including those authorized by consent forms that you may have signed as part of your overall application. Your test results may be provided to affiliates, reinsurers, employees and contractors of the insurer in relation to the underwriting of the insurance application. In addition, a report of a nonspecific blood disorder may be made to the Medical Insurance Bureau, a national insurance data bank.

7. **Prevention.** Persons who have a history of high risk behavior should change these behaviors to prevent getting or giving AIDS, regardless of whether they are tested. Specific important changes in behavior include safe sex practices (including condom use for sexual contact with someone other than a long-term monogamous partner) and not sharing needles.
8. **Information** Further information about HIV testing and AIDS can be obtained by contacting one of the counseling resources attached to this form.

### Notification of Test Result

If your test results are negative, no routine notification will be sent to you. If your test results are reported by the laboratory to the Insurer as being positive, you are entitled to that information if you so desire. Because a trained person should deliver that information so that you can understand clearly what the test result means, you are asked to list a private physician so that he or she can tell you the test result and explain its meaning.

Name of physician reporting a positive test result:

\_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

If you want the test results to be given directly to you, initial here: \_\_\_\_\_ .

You should consult a physician or one of the resources listed to discuss the results.

### Consent

I have read and I understand this Notice and Consent for AIDS-Related Blood Testing. I voluntarily consent to the withdrawal of blood from me, the testing of that blood, and the disclosure of the test results as described above. I have read the information on this form about what a test result means and understand that I should contact a local AIDS service group or my private physician for further information and counseling if the test result is positive. (This Consent is valid for six months from the date it is signed.)

I acknowledge that I have received a copy of this authorization. A photocopy of this form will be as valid as the original.

\_\_\_\_\_  
Signature of Proposed Insured

\_\_\_\_\_  
Date

\_\_\_\_\_  
Address

\_\_\_\_\_

## California AIDS Community Resources

San Francisco AIDS Foundation  
415-864-5855

AIDS Hotline - U.S. Public Health Service  
800-342-AIDS

Sacramento AIDS Foundation  
916-448-2437

California Department of Health Services  
Office of AIDS  
916-323-7415

Central Valley AIDS Team  
209-264-2436

Kern County AIDS Team  
805-861-3631

AIDS Services Foundation of Orange County  
714-646-0411

Inland AIDS Project  
714-820-2437 (San Bernardino)  
714-784-2437 (Riverside)

San Diego AIDS Project  
619-543-0300

Santa Barbara County AIDS Counseling  
and Assistance Program  
805-963-3636

AIDS Project - East Bay  
415-420-8181

AIDS Information Hotline  
805-965-2925

AIDS Project Los Angeles  
213-876-8951

Santa Clara County ARIS Project  
408-370-3272

AIDS Hotline  
800-922-AIDS  
213-876-AIDS

Shasta County AIDS Helpline  
916-225-5252

Spanish AIDS Hotline  
800-222-SIDA

Sonoma County AIDS Information Hotline  
707-579-AIDS

Hemophilia AIDS Project  
818-793-6192

Stanislaus County Community AIDS Project  
209-571-5341

TTY Information  
213-464-0029