

Item 3.4

Contribution of the Insurance Industry towards Curbing the HIV/AIDS Epidemic

The Aids epidemic is having a profound effect on South African life and everyone must join forces in the initiative to contain the spread of the epidemic. The Life Assurance Industry has from a very early point of the epidemic demonstrated concern and had an extremely pro-active stance in motivating, supporting and initiating Aids education through appropriate information dissemination.

How is this being done?

Firstly, ASISA has embarked on various educational initiatives through the South Africa Medical Journal, and the ASISA website which can be accessed by medical practitioners and the insured population country wide. In the last couple of years members of the Medical and Underwriting Standing Committee have trained hundreds of nurses employed by various laboratories in insurance related HIV pre test counseling.

Secondly, as part of our underwriting process, HIV testing was introduced in 1989. This testing process has been formalised and controlled through an ASISA designed protocol which contains a pre-test information document which is a consensus document between the Department of Health, ASISA, non-governmental organisations and Aids lobby groups.

ASISA is confident that counseling by document is a practical and appropriate way of conducting pre-test counseling in an insured population. **To ensure that all clients fully understand the HIV test, their rights and all related information, the document is available in all 11 official languages.**

The Member Companies of ASISA conduct approximately 400 000 HIV tests per year. This process has contributed significantly to the Aids education of the general population. When viewed from this perspective the logistics of one-on-one pre-test counseling are not practical. This is re-enforced by the fact the vast majority of insurance clients are satisfied with counseling by document. By way of international comparison counseling in other countries around the world is done exclusively by document. **ASISA has also established a call centre with a toll free number where applicants can obtain personal pre-test counseling at no additional cost.**

All reactive results emanating from HIV screening processes are treated sensitively, empathetically and confidentially by the industry in the ensuing communication with the client and the doctor. The post-test counseling session is funded by the Insurance industry after which confirmatory testing can be done by the clients doctor as indicated. Alternative financial advice and products are available to HIV positive clients.

The insurance industry is making a significant contribution to community health and the health of our nation through the HIV testing process and other medical underwriting investigations that form part of the risk selection process. A significant amount of money is spent per annum on all medically related investigations on prospective clients for insurance. These medical investigations result in early diagnosis of a number of conditions, which are symptomless until a late stage. HIV has become a manageable, treatable disease when the person's HIV status is known. Early detection, treatment and management of HIV as well as other chronic conditions such as diabetes, hypertension and raised cholesterol leads to both an improved quality of life as well as life expectancy.