

Requirements Relating to HIV/AIDS

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- Insurers are allowed test for HIV/AIDS but must have the person's informed written consent
- Positive test results are given through a physician or the Department of Health
- Sexual orientation may not be used in the underwriting process or in determining which applicants get tested
- Results may not be shared with any party except the physician with the written consent of the individual
- HIV may not be excluded for coverage in life or health policies
- An insurer may not non-renew a policy based on a positive diagnosis of HIV/AIDS