

Requirements Relating to HIV/ AIDS

Requirements relating to HIV/AIDS

- Insurers are allowed test for HIV/AIDS but must have the person's informed written consent
- Positive test results are given through a physician
- Sexual orientation may not be used in the underwriting process or in determining which applicants get tested
- Results must be kept with the insurance company and 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