

PURPOSE OF CONSENT FORM

To evaluate your insurability, the Insurer named above (the “Insurer”) has requested that you provide a sample of blood, urine, or oral fluid for HIV testing (the “HIV test” or “test”). The HIV test may include, but is not necessarily limited to, testing for the presence of Human Immunodeficiency Virus (HIV) antibodies/antigens. The testing will be performed by a licensed laboratory through a medically accepted procedure. By signing this form, you agree that the test may be done, that the test results may be disclosed as described in this form, and that underwriting and/or coverage decisions will be based on the test results.

INFORMATION ON 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 injection drug use). 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. Infected persons have a significant chance of developing AIDS over the next 10 years.

THE HIV TEST

1. **Purpose.** The purpose of this HIV test is to determine insurability. This test is being performed 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. An HIV antibody/antigen test detects antibodies and/or antigens to the HIV virus, the causative agent for AIDS, and shows whether you may have been exposed to the virus.
2. **Positive or Indeterminate Test Results.** If you test positive or indeterminate, you should seek medical follow-up with your personal physician. If your test is positive or indeterminate, you may be infected with HIV.
3. **Accuracy.** An HIV test will be considered positive only after confirmation by a laboratory procedure that the State Health Office has determined to be highly accurate. Nonetheless, the HIV test is not 100% accurate.
 - a. **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.
 - b. **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.
4. **Side Effects.** A positive test result may cause you significant anxiety. A positive test may result in uninsurability for life, health, or disability insurance policies you may apply for in the future. A negative result may create a false sense of security.
5. **Disclosure to You where Result is Positive or Indeterminate.** Post-test counseling is required by law if an HIV test is positive or indeterminate. Post-testing counseling occurs at the time any positive or indeterminate HIV test result is communicated to you. You are asked to designate a health care provider or health care agency to whom positive or indeterminate HIV test results are to be provided for interpretation and post-test counseling. If you do not identify a designated health care provider or health care agency and your HIV test results are positive or indeterminate, we are required by law to provide the test results to the local Health Department for interpretation and post-test counseling. By law, positive or indeterminate HIV test results will not be communicated directly to you by us.
6. **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 will occur. Your test results will be provided to persons involved in handling or determining your applications for coverage or claims. If you test positive for HIV infection, we are required by Washington State law to confidentially report your name to the state or local Health Officer.

The HIV Testing Notice and Informed Consent Form is part of your application for insurance with us. By signing our consent form relating to HIV testing, you authorize us to disclose your test results to persons such as the following:

- a. A health care provider (such as your physician) or a health care agency chosen by you.
- b. Reinsurers

By signing our consent form, you authorize us to report a positive test result to the Medical Information Bureau, Inc. (MIB), which is a national insurance data bank. The report will use a non-specific test result code, which does not indicate that you were tested for HIV. Your insurance agent will provide you with additional written information about the Bureau at your request.

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. **Counseling Resources.** Following is a list of a number of counseling resources where you can obtain HIV pre-test counseling and post-test counseling. This is not a complete list of all resources that are available to you. We suggest you contact your own physician, your county health department or your local chapter of the American Red Cross for further information.

Counseling Resources			
Washington State			
HIV Antibody Testing/Counseling Services HIV Prevention and Education Services Office			
Adams County Health Dept. 108 West Main Ritzville, WA 99169 (509) 659-3319	Grant County Health District County Courthouse First & C St., NW (P.O. Box 37) Ephrata, WA 98823 (509) 754-6060	Okanogan County Public Health 1234 South 2 nd St. (P.O. Box 231) Okanogan, WA 98840 (509) 422-7153	Skagit County Public Health Courthouse Administration Bldg. 700 South Second St., Room 301 Mt. Vernon, WA 98273 (360) 336-9380
Asotin County Health District 431 Elm Street Clarkston, WA 99403 (509) 758-3344	Grays Harbor County Health Dept. 2109 Summer Ave. Aberdeen, WA 98520 (360) 533-6272	Pacific County Public Health 1216 W. Robert Bush Dr. (P.O. Box 26) South Bend, WA 98586 (360) 875-9343	Snohomish Health District 3020 Rucker, Suite 206 Everett, WA 98201 (425) 339-5298
Benton-Franklin Health District 7120 W. Okanogan Place Kennewick, WA 99352 (509) 786-1633 (Prosser) (509) 547-9737 (Pasco) (509) 460-4200 (Kennewick)	Harborview Hospital Sexually Transmitted Disease Clinic 325 9 th Ave. (Ground Floor East Wing Clinic) Seattle, WA 98104 (206) 744-3590	Public Health Seattle & King Co. HIV/AIDS Program 400 Yesler Way, 3 rd Floor Seattle, WA 98104 (206) 205-7837 (206) 296-4843 (TTY) 1 (800) 678-1595	Spokane Regional Health District West 1101 College Ave. Spokane, WA 99201 (509) 324-1542
Bremerton-Kitsap County Health Department 345 6 th Street, Suite 300 Bremerton, WA 98312 (360) 337-5235	Island County Health Dept. 6 th and Main Street (P.O. Box 5000) Coupeville, WA 98239 (360) 679-7350	San Juan Health & Community Services 145 Rhone St. (P.O. Box 607) Friday Harbor, WA 98250-0607 (206) 378-4474	Tacoma-Pierce County Health 3629 South D St. Tacoma, WA 98418-6813 (253) 798-6410
Chelan-Douglas County Health District 200 Valley Mall Parkway East Wenatchee, WA 98801 (509) 664-5306	Jefferson County Public Health 615 Sheridan Street Port Townsend, WA 98368 (360) 385-9400	Seattle Gay Clinic 500 19 th Ave., East Seattle, WA 98102 (206) 299-1623 Low Risk Testing Sites (Sea-King Co.)	Thurston Public Health & Human Services Dept. 412 Lily Road, NE Olympia, WA 98506-5132 (360) 786-5581
Clallam County Health Dept. 223 E. Fourth St., Suite 14 Port Angeles, WA 98362-3015 (360) 417-2411	Kittitas County Health Dept. 507 Nanum St., Suite 102 Ellensburg, WA 98926 (509) 962-7515	a. North Public Health Center 10501 Meridian Ave. North Seattle, WA (206) 296-4990	Walla Walla County Health Dept. Public Services Bldg. 310 West Poplar, 1 st Floor Walla Walla, WA 99362 (509) 524-2650
Clark County Public Health 1601 E. Fourth Plain Blvd. (P.O. Box 9825) Vancouver, WA 98663 (360) 397-8407	Lewis County Public Health 360 N.W. North St. (P.O. Box 706) Chehalis, WA 98532 (360) 740-1368	b. Renton Public Health Center 3001 NE 4 th Street Renton, WA (206) 296-4700	Whatcom County Health Dept. 1500 N. State Street Bellingham, WA 98225 (360) 676-4593
Columbia County Health District 221 E. Washington St., #101 PH Dayton, WA 99328 (509) 382-2181	Lincoln County Health Dept. 90 Nicholls Street Davenport, WA 99122 (509) 725-1001	c. White Center Public Health Center 10821 8 th Ave., SW Seattle, WA (206) 296-4646	Whitman County Public Health Public Service Building 310 North Main Street Colfax, WA 99111 (509) 397-6280
Cowlitz County Health District 1952 9 th Ave. Longview, WA 98632 (360) 414-5599	Mason County Health Dept. 303 N, Fourth St. Shelton, WA 98584 (360) 427-9670, Ext. 400	d. Eastgate Public Health Center 14350 SE Eastgate Way Bellevue, WA (206) 296-4920	Yakima County Health District 1210 Ahtanum Ridge Dr. Union Gap, WA 98903 (509) 575-4040 1 (800) 535-5061
Garfield County Health District 121 South 10 th Street (P.O. Box 130) Pomeroy, WA 99347 (509) 843-3494	Northeast Tri-County Health District 240 East Dominion (P.O. Box 270) Colville, WA 99114 (509) 684-1301	e. Auburn Public Health Center 20 Auburn Ave. Auburn, WA (206) 296-8400 f. Downtown Public Health Center 2124 4 th Ave. Seattle, WA (206) 296-4755	

CONSENT

This authorization is limited to a period of 6 months from the date of signature.

I hereby acknowledge that I have received, read and understood the HIV Testing Notice and Informed Consent Form with respect to the HIV testing.

I understand that the results of the HIV testing will be used in determining insurability.

I understand that although HIV test results are confidential, my test results will be provided to persons involved in handling or determining my applications for coverage or claims. I also understand that if I test positive for HIV infection the Insurer is required by Washington State law to confidentially report my name to the state or local health officer.

I acknowledge that the following is required by Washington State law:

- Post-test counseling is required by law if an HIV test is positive or indeterminate. Post-testing counseling occurs at the time any positive or indeterminate HIV test result is communicated to me.
- If I do not identify a health care provider or health care agency to whom positive or indeterminate HIV test results are to be provided for interpretation and post-test counseling, the Insurer must provide the test results to the local health department for interpretation and post-test counseling.
- Positive or indeterminate HIV test results will not be communicated directly to me by the Insurer.

I authorize the Insurer to disclose my test results to persons involved in handling or determining my applications for coverage or claims, to reinsurers and to my health care provider or my health care agency set out below.

I also authorize the Insurer to report positive HIV test results to the Medical Information Bureau, Inc. (MIB).

The HIV test can be performed on a sample of blood, urine, or oral fluid. I voluntarily consent to the collection of a sample of blood, urine, or oral fluid from me, the testing of that sample, and the disclosure of the test results as described above.

I understand that I or a person authorized in writing by me, have the right to request and receive a copy of this authorization. A photocopy of this form will be as valid as the original.

I give my permission for HIV Testing.

I refuse HIV Testing.

Signature of Proposed Insured or Person Authorized by Law to Consent on Behalf of the Proposed Insured

Date

**HIV ANTIBODY TEST
PRE-TEST INFORMATION SHEET**

HIV Antibody Test and AIDS

The following information is designed to help you decide if you should take a blood test for antibody to the human immunodeficiency virus (HIV). HIV is the virus that is the primary cause of the acquired immunodeficiency syndrome (AIDS). AIDS is a serious disease in which the body's immune system has been injured and no longer works properly, resulting in different types of infections and cancers.

This is a test for antibody to the virus, but is not a test for AIDS. A positive antibody test means that your body has been infected with HIV and that your immune system has made a substance (antibody) directed against the virus. Although this is not a test for the virus itself, there is a high likelihood that a positive antibody test also means that the virus is in your system, and that you may be "carrying" the virus which could be transmitted to other people.

It is not known with certainty if a person with a positive antibody test will develop AIDS; it is currently estimated that up to 20-25% of people with HIV infection will develop AIDS within 6 years, and an additional 25-30% will develop other less serious medical conditions such as swollen lymph nodes, fever, fatigue, night sweats or weight loss. The long term prognosis of most persons with HIV infection is unknown.

"High-Risk" and "Low-Risk" Groups for HIV Infection and AIDS

Populations which have been identified as at high-risk for HIV infection and possible development of AIDS include homosexual or bisexual men, *injection* drug users, people who took certain treatments for hemophilia before these products were made safe, sexual contacts of people in these groups, sexual contacts of HIV positive individuals, and people from countries where the virus is more frequently present (such as Central Africa). Populations at low-risk include anyone not in one of the high-risk groups.

A positive HIV antibody test in a person from a high-risk group indicates infection with the virus. A negative test in a person from a high-risk group usually indicates absence of infection. However, a small percentage of high-risk persons will have a false-negative test, meaning the virus is present but the antibody is not. This could indicate that the exposure was so recent that the virus is still incubating and the antibodies have not developed. The incubation period for the virus is believed to be 6 to 12 weeks. The longest time between conversion from negative to positive reported to the Centers for Disease Control is 14 weeks. Based on this data, if a repeat test is negative 3 months after exposure, then HIV infection is probably not present.

A positive test in a person from a low-risk group usually indicates infection with the virus. However, some low-risk persons may have a false-positive test, meaning actual HIV antibody is absent, but the test is positive because of another substance in the blood. In these cases, further medical evaluation or other tests will help decide if the test is true or false positive. A negative test in a person from a low-risk group means HIV infection is not present.

Potential Advantages of the HIV Antibody Test

If your test is positive, you will gain knowledge of an important medical condition you need to know about and understand further, and be able to inform your sexual partner(s), physician and dentist. By knowing of your HIV infection, you can take measures to prevent transmission to others, to possibly prevent the development of AIDS, and to become a candidate for treatment against the virus if such therapy becomes available.

If your test is negative three months after the last possible exposure, you will learn that you do not have HIV infection, that you can take measures to prevent becoming infected, and that you are not likely to develop AIDS. You might then benefit from a vaccine to prevent HIV infection if it becomes available.

CONFIDENTIALITY

Records of this test, if submitted under your name, will be maintained in files at the local health clinic where the test was conducted. Only public health workers have access to these files. The information about HIV testing in these records is considered confidential; it will not be released to another person, physician, health care agency, government institution, insurance company or employer without your written permission. This information may be compiled for public health statistics or for research purposes, but in these situations, person identifiers are not used.

THE RESULTS OF THIS TEST WILL ONLY BE REVEALED TO YOU IN PERSON UPON PRESENTATION OF THIS FORM, OVER THE PHONE OR THROUGH THE MAIL. THIS WILL BE DONE TO PROTECT CONFIDENTIALITY AND TO FURTHER DISCUSS THE RESULTS AND INTERPRETATION OF YOUR HIV ANTIBODY TEST.

Client provided a copy and offered opportunity to ask questions? Yes No

Counselor _____ Date _____

Birth Date _____ Sex Male Female Race _____

**IF YOUR TEST IS NEGATIVE...
ANSWERS TO QUESTIONS ABOUT THE HIV ANTIBODY BLOOD TEST**

AIDS is caused by HIV, a virus which attacks the body's immune system. People who have been infected by the virus produce "antibodies" to the infection; these antibodies are what the blood test measures. Your negative test probably means that you have not been infected with the virus, **BUT**:

- **A NEGATIVE TEST DOES NOT MEAN YOU ARE IMMUNE.**

If you engage in high-risk activities, you can still become infected with the virus.

- You may have been tested so soon after you were exposed to the virus that antibodies have not appeared in your blood yet. You may be infected, and if you are, you can infect others.

If you get retested in 3-4 months (and you have not been exposed to the virus in the meantime), and your result is still negative, you can probably assume that you are not *HIV* infected. The longest time between exposure and conversion from negative to positive reported to the Centers for Disease Control is 14 weeks.

HOW CAN I KEEP FROM GETTING OR SPREADING THE VIRUS?

- Know your sex partners. Ask questions about past sexual history and drug use. Be honest about your own past.
- Practice "safer sex": use condoms for vaginal, anal, and oral sex; don't allow your partner's blood, semen, urine or feces to get in your vagina, anus, or mouth; don't allow your semen, blood, urine, or feces to get in your partner's vagina, anus, or mouth; don't share sex toys. Remember that condoms do not provide 100% protection against infection, and that anal intercourse (even with a condom) is more risky than oral or vaginal intercourse.
- Don't use *injection* drugs, but if you do, never share needles or syringes with anyone.
- See your doctor at least one a year.
- Don't share razors, toothbrushes, or anything else that could be contaminated with blood or body fluids.

TO SUMMARIZE: IF YOUR TEST IS NEGATIVE:

- You probably have not been infected
- Practice "safer sex"
- Get retested in 3 months after exposure
- Get retested before you plan a pregnancy
- You are not immune to the virus - avoid exposure

**CALL THE AIDS INFO-LINE FOR FURTHER INFORMATION:
1-800-342-AIDS**

**IF YOUR TEST IS POSITIVE...
ANSWERS TO QUESTIONS ABOUT THE HIV ANTIBODY BLOOD TEST**

DOES BEING POSITIVE MEAN I HAVE AIDS?

NO. A positive *HIV* test means that you have been infected with the HIV virus, and that your body's immune system has produced antibodies to that infection. **The blood test does not diagnose AIDS.** Because the virus can lie dormant for many years, the final result for people with a positive test is unclear. *Some* infected people will not go on to develop AIDS. *Some* will remain healthy. Others will have an AIDS-related illness (ARC) which is usually not fatal. Some people will in fact go on to develop AIDS.

A POSITIVE TEST MEANS THAT YOU CAN INFECT OTHERS, but only in certain ways:

- ❖ through intimate sexual contact; or
- ❖ through sharing needles when using drugs; or
- ❖ a mother can infect her unborn or newborn infant.

There is no evidence that the virus is spread through casual contact. It is safe to go on working, go out with friends, eat in restaurants, hug your family, and live with others. However, you must consider yourself to be contagious, and take steps to protect all sexual or *injection* partners from exposure to the virus.

COULD MY TEST BE WRONG?

Your sample was tested 3 times before the positive result was reported: twice with the ELISA test, and once with the Western blot test. The chances of a "false positive" depend on whether you practice behaviors that place you at highest risk for AIDS: (1) gay or bisexual men; (2) injection drug users who have shared needles; (3) people with hemophilia who received clotting factor; (4) heterosexuals with multiple sex partners; (5) people with symptoms of AIDS; (7) sex partners of any of the groups listed above.

The combination of ELISA and Western blot tests is very accurate, especially among persons who practice high risk behaviors. Although you may be sure about your own behavior, you cannot be certain about infection in even a single partner. If you suspect that you are not at risk, repeat the test. In the meantime, you must assume you are positive, and take steps to protect your sex and/or *needle-sharing* partners.

SHOULD I SEE A DOCTOR TO FIND OUT IF I HAVE SIGNS OF AIDS?

YES, if you notice any of the following signs or symptoms, your doctor should give you a thorough physical examination. Be sure he/she knows about HIV; this clinic can refer you to a doctor if you don't have one.

SYMPTOMS OF CONDITIONS RELATED TO AIDS:

- swollen glands in your neck, armpits, or groin;
- white patches in your mouth;
- unusual bruises or sores on your skin;
- fever or diarrhea that lasts longer than 3 weeks;
- weight loss, not due to exercise or dieting;
- shortness of breath;
- drenching sweats at night;
- severe confusion or change in mental status.

If you notice any of these symptoms, it is important to see a doctor as soon as you can.

WHAT ELSE SHOULD I DO NOW?

- **TELL YOUR SEX OR NEEDLE-SHARING PARTNERS** that you are positive for the virus, and urge them to get testing and counseling.
- **PAY SPECIAL ATTENTION TO YOUR HEALTH:** get enough sleep, exercise, and health food. STOP using illegal drugs of any kind, and NEVER share needles.
- **FOLLOW THE "SAFER SEX" GUIDELINES** to prevent infecting others, and to protect yourself from being exposed to more HIV virus or other Sexually Transmitted Diseases (STD's). Laboratory evidence indicates that HIV multiplies faster when the immune system is activated. This could mean that exposure to another infection could hasten the development of AIDS.
- **GET A TUBERCULIN SKIN TEST** through a clinic or physician.
- **INFORM YOUR DENTIST** and other health care providers of your state.

WHAT SEXUAL ACTIVITIES ARE CONSIDERED SAFE?

Any activities that don't involve sharing body fluids (semen, blood, and *vaginal fluids*) are considered safe. **ALWAYS USE A CONDOM** or insist your partner use one for oral, anal, or vaginal intercourse. Remember that a condom does not provide 100% protection against infection; and that anal intercourse (even with a condom) is more risky than oral or vaginal intercourse. Don't use saliva, vaseline or other oils as a lubricant when you use condoms; use a water-base lubricant. Safer sex includes hugging, cuddling, mutual masturbation, massage and dry kissing. Any kind of sexual intercourse without a condom is considered unsafe.

ARE THERE ANY OTHER WAYS TO PREVENT SPREADING THE HIV?

YES. Here they are:

- Don't donate blood, plasma, semen, body organs, or tissue.
- Don't get tattooed.
- Don't share toothbrushes, razors, or any other implement contaminated with blood or body fluids.

REMEMBER...WE WILL KEEP YOUR TEST RESULTS CONFIDENTIAL, AND, IT IS UP TO YOU TO PROTECT OTHERS FROM GETTING AIDS THROUGH SEXUAL OR NEEDLE CONTACT.

**FOR MORE INFORMATION, CALL THE AIDS INFO-LINE:
1-800-342-AIDS**