HIV PRETEST COUNSELING FOR THE INSURANCE APPLICANT

WHO SHOULD GET AN HIV TEST?

What is HIV?
HIV is a virus. It weakens your body’s ability to fight off sickness. HIV is the virus that can cause AIDS. A person with HIV may not know he or she has it. HIV can pass from one person to another through blood, semen (“cum”), vaginal fluids and breast milk.

What is the test?
The only way to know whether you have HIV is by having a HIV test. A test sample is taken and sent to a laboratory to look for HIV antibodies. HIV antibodies are made when a person is infected with HIV. The test looks for HIV antibodies to learn if someone is infected. This is not a test for AIDS. It only means that you have been infected with HIV and can develop HIV in the future.

Should I be tested?
HIV is found in blood, semen (“cum”), vaginal fluids and breast milk. The virus can be passed to others through any of these body fluids. For HIV to pass from one person to another, the infected person’s blood, semen, vaginal fluids must get into the body of another person. The HIV virus can enter through the vagina, penis, anus, mouth or a cut in the skin.
You may need the HIV test if now, or in the past...
- You received blood or blood products before 1985.
- You have had more than one sex partner.
- You shoot drugs.
- You have had sex with someone else who shoots drugs.
- You have unsafe sex (sex without a “rubber”/condom) with someone who has the HIV virus.
- You are pregnant or considering pregnancy and you have had sex without a condom/“rubber” with someone who may be infected or shoots drugs.
- You share tattoo or body piercing needles.

What does a negative HIV test result mean?
You are probably not infected with HIV. However, since it takes the body between six weeks and six months to develop antibodies to HIV. So you may test negative, even if you are infected. If you had unsafe sex (did not use a “rubber”/condom) or shared needles or “works” within the last 6 months you may need to be tested again.
Remember, until you are sure of your HIV status, protect yourself and others from HIV.
A negative test does not mean that you are safe from the virus. Anyone can get HIV. If you take risks with sex or needles, you may get HIV in the future.

What does a positive HIV test mean?
Your are infected with HIV. This does not mean that you have AIDS.
You can give HIV to other people through unsafe sex or sharing drug needles.
You can pass HIV to your baby during pregnancy, birth or breastfeeding.
There are programs in Montana for you if you test positive for HIV. these programs can help people with HIV stay healthy. They include medicines to prevent infections and medicines to slow the spread of the HIV virus. Call you local health department about these programs.
Telling the people you have had sex or have shared needles with about your positive test can be difficult, so there are counselors who will help you do this.

HIV Antibody Window Period

- 0 months
- 3 months
- 6 months

Time of Infection
May be enough antibodies for a HIV positive test
HIV positive test
HIV Infection
AIDS
How can I avoid getting HIV?
Not having sex and not sharing needle or “works” are the surest ways to prevent getting HIV. There are other ways to reduce your risk of getting HIV.

Protect yourself if you have sex:
- Use a new condom each time you have oral, anal or vaginal sex. Latex or polyurethane is best because HIV can pass though lambskin or natural condoms.
- Use water-based lubricants, like KY jelly, NOT oils or lotions, like Vaseline that can cause a condom to break more easily.

Protect yourself if you use drugs or alcohol:
- Never share your needles or “works” to shoot drugs
- Clean needles and “works” with bleach, leave it sit for 30 seconds, repeat 3 times, then rinse with water 3 times with every use.
- Mixing sex, drugs, and alcohol is risky. If you are drunk or high it is harder to make good decisions about having sex.

You can’t get HIV from casual contact, such as hugging, kissing, sharing kitchen utensils, contact with toilets, or insect bites. You can’t get HIV from donating blood.

Where can I get the HIV test?
Most County Health Departments and Family Planning Clinics in Montana provide HIV tests and counseling. Doctors and clinics may do HIV tests too.

2 Ways to get an HIV test
You can choose the the kind of test that you are most comfortable with:
- **ANONYMOUS** - You may want to get an HIV test without giving your name. You don’t have to give your name when you get a test at the places listed below. Results can only be given to you in person and you are the only person who will know your results.
- **CONFIDENTIAL** - You can also get an HIV test confidentially, but your name will be recorded on your medical forms. Confidential tests are offered in many doctor’s offices and clinics in Montana.

Find out before you go for an HIV test whether your name or just a code number will be used.

The Consent Form
You decide where or not to be tested. If you choose to be tested, you may be asked to sign a consent form before being tested.

Test Sites Where You Don’t Have to Give Your Name

**HIV Prevention Sites**

**Billings**
- Deering Community Health Clinic 247-3350

**Bozeman**
- Bridger Clinic, Inc. 587-0681

**Butte**
- Family Services Center 723-3274

**Glendive**
- Dawson County Health Dept. 377-5213

**Great Falls**
- Cascade City-County Health Dept 454-6950

**Havre**
- Hill County Health Dept. 265-5481 Ext. 66

**Helena**
- Lewis and Clark Health Dept. 443-2584
- Leo Pocha Memorial Clinic 449-5796

**Kalspell**
- Flathead City-County Health Dept. 758-5756

**Lewiston**
- Central Montana Family Planning 538-8811

**Missoula**
- Missoula City-County Health Dept. 523-4775
- Missoula Indian Center 329-3373

**Polson**
- Lake County Health Dept. 883-7288

**Wolf Point**
- Roosevelt County Health Dept. 653-6223

**Or Call:** Montana STD/HIV INFOLINE: 1-800-233-6668
National AIDS Hotline: 1-800-342-AIDS (2437)
To determine your insurability, the Insurer named on this form has requested that you provide a sample of your bodily fluid for testing and analysis. All tests will be performed by a licensed laboratory.

Your sample will be tested for antibodies to the Human Immunodeficiency Virus (HIV) that causes AIDS; if there are antibodies, you have been infected with HIV and can pass the virus to others. This test cannot determine if you have AIDS. A negative test result means no antibodies to the HIV virus were found. Because of varying incubation periods, absence of HIV antibodies does not mean that you have not been infected with the virus.

All test results will be treated confidentially. They will be reported by the laboratory to the Insurer. When necessary in connection with insurance you have or have applied for with the Insurer, the Insurer may disclose test results to others such as its affiliates, reinsurers and its employees to whom disclosure is reasonably necessary in the ordinary course of business to carry out the purposes for which the disclosure is authorized or required. If the Insurer is a member of the Medical Information Bureau Inc. (MIB) and if the test results for HIV antibodies/antigens are other than normal, the Insurer will report to the MIB a generic code which signifies only a non-specific test abnormality. The test results may also be disclosed to any member company that receives an application for health or life insurance on you. If your HIV test is normal, no report will be made about it to the MIB. The organization described in this paragraph may maintain the test results in a file or data bank. The Insurer will make no other disclosure of the test results or even that the tests have been performed except as may be required (or permitted by law) or as specifically authorized by you.

If your HIV test results are normal, no routine notification will be sent to you, however the results can be sent to you upon request. A positive test result will be disclosed to a health care provider you designate.

Name of designated health care provider:

Address:

Statement of Consent: By signing below, I certify that:

1. I have read and understand the above explanation of the HIV antibody test, including the section titled “HIV PRETEST COUNSELING FOR THE INSURANCE APPLICANT”, an explanation of the test, what the test results mean, counseling requirements, the test is voluntary and test results are confidential.

2. I understand that anonymous testing, if I desire, is available at one of the counseling testing sites established by the DHES or elsewhere. A listing of these sites can be obtained by calling the Montana Department of Public Health and Human Services (MDPHHS) at 1-800-233-6688.

3. I understand that a positive test result will be given to the designated health care provider (listed above). If desired, I can seek the results of a negative test from the Insurer. All HIV test results are reported, without names to the MDPHHS for statistical purposes.

4. I understand I may withdraw my consent at any time until the sample is taken.

Consent to Testing and Disclosure of Test Results

I have read and understand the Notice and Consent for AIDS virus (HIV) Antibody/Antigen Testing. I voluntarily consent to the withdrawal of my bodily fluid(s), the testing of the specimen(s) provided and the disclosure of the test results as described above.

Signature of Person Obtaining Consent ___________________________ Date Signed ___________________________

Name of Proposed Insured (please print) ___________________________

Signature of Proposed Insured or Parent/Guardian ___________________________ Date signed ___________________________
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__________________________________________  ____________________________
Signature of Person Obtaining Consent  Date Signed

__________________________________________  ____________________________
Name of Proposed Insured (please print)  Date signed