

To determine your insurability, the insurer named above (the "Insurer") has requested that you provide a sample of your blood, urine and/or bodily fluid(s) for testing to determine the presence of HIV, the virus that causes AIDS. The HIV-related test is a series of tests performed on your blood, urine or other bodily fluid(s). The testing will be done by a licensed laboratory through a medically accepted procedure.

Purpose of Test: This test shows if you have antibodies to the Human Immunodeficiency Virus (HIV), the virus that causes AIDS. If there are antibodies, you have been infected with HIV and can pass the virus on to others. This test can not determine if you have AIDS, it shows whether you have been exposed to the virus.

Limitations: The test for HIV antibodies is very sensitive. Errors are rare, but they do occur. For instance, a false negative result could occur if you have recently been exposed to the virus but have not yet developed antibodies: it takes at least 4 to 12 weeks for a positive test result to develop after a person is infected. The test could result in a false positive, even though you are not infected. This happens 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.

Potential Uses of Test: If your HIV antibody test results are known, it may help your doctor determine the medical care you need. It may also help you make personal decisions, such as whether to have children and how best to avoid the risk behaviors that transmit the virus. Your results will be reported to the Montana Department of Public Health and Human Services (MDPHHS), but only for statistical purposes, no name is provided.

Counseling: Many public health organizations have recommended that before taking an HIV-related test, a person seek counseling to become informed concerning the implications of such a test. You may wish to consider counseling, at your own expense, prior to being tested. At a minimum, read the attached pamphlet called *Who Should Get an HIV Test*.

Voluntary and Anonymous Testing: Taking an HIV antibody test is voluntary; you do not have to take the test. If you prefer, anonymous testing in which your name is not known to those performing the test, is available at several locations established by the MDPHHS in Montana. These locations can be obtained from the MDPHHS, your local health department or by calling 1-800-233-6668. Results of anonymous testing will not be used for insurance purposes.

Withdrawal of Consent: You may withdraw your consent for the HIV test at any time until your specimen is collected.

Confidentiality: All test results will be treated confidentially. They will be reported by the laboratory to the Insurer. When necessary for business reasons in connection with the insurance you have or have applied for with the Insurer, the Insurer may disclose test results to others such as its insurance affiliates which are involved in underwriting or claims decisions, reinsurers, contractually retained medical personnel and the Insurer's legal counsel who needs such information to effectively represent the Insurer.

If the Insurer is a member of the Medical Information Bureau (MIB, Inc.), and if the test results are other than normal, the Insurer will report to MIB, Inc., a generic code which signifies only a non-specific test abnormality. If your HIV test is normal, no report will be made to the MIB, Inc. Other test results may be reported to the MIB, Inc., in a more specific manner. The organizations described in this section may maintain the test results in a file or data bank. There will be no other disclosure of test results or even that the test has been done except as may be required or permitted by law or as authorized by you.

Disclosure: If your test results are normal, no routine notification will be sent to you but you may request a copy from the Insurer. Other than normal test results will be sent to a health care provider designated by you. Other than normal test results will adversely affect your application for insurance.

**Notice and Consent
for HIV-Related Testing
Montana**

STATEMENT OF CONSENT: By signing below, I certify that:

- (1) I have read and understand the above explanation of the HIV antibody test, including an explanation of the nature 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 it, is available at one of the counseling/testing sites established by the MDPHHS or elsewhere;
- (3) I agree to have a sample of my blood, urine or other bodily fluid(s) tested for the presence of the HIV antibody, and authorize the Insurer to send to my health care provider identified below, a copy of test results if other than normal.

Name of Health Care Provider

Address

City, State, Zip Code

Telephone

Name of Proposed Insured (*Please Print*)

Date of Birth

Signature of Proposed Insured

Date Signed



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 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 on the back. 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 whether or not to be tested. If you choose to be tested, you may be asked to sign a consent form before being tested.

For more information without giving your name, call:

Montana STD/HIV INFOLINE
800-233-6668 - Call anytime.
National AIDS Hotline
800-342-AIDS - Call anytime.

HIV Testing Locations

Billings Yellowstone City-County Health Dept. Deering Community Health Clinic Yellowstone AIDS Project Montana Migrant Council	247-3377 247-3350 245-2029 248-3149
Bozeman Bridger Clinic	587-0681
Butte Family Services Center B.A.S.S.	497-5016 490-6125
Glendive Dawson County Health Dept.	377-5213
Glasgow Valley County Health Dept.	228-6261
Great Falls Cascade City-County Health Dept.	454-6950
Havre Hill County Health Dept.	265-5481 ext. 266
Helena Lewis and Clark Health Dept.	443-2584
Kalispell Flathead City-County Health Dept.	751-8150
Lewistown Central Montana Family Planning	538-8811
Missoula Missoula City-County Health Dept. Missoula Indian Center Missoula AIDS Council	258-4789 829-3575 543-4770
Pablo Curry Health Center	243-2809
Salish/Kootenai College	275-4921
Wolf Point Roosevelt County Health Dept.	653-6223

Or Call:
Montana STD/HIV Section: 444-3565
National AIDS Hotline:
1-800-342-AIDS (2437)

For additional copies, call 444-3565

MONTANA



Department of
Public Health
and Human
Services

5,000 copies of this public document were published at an estimated cost of 5.5 cents per copy, for a total cost of \$275.00, which includes \$275.00 for printing and \$0.00 for distribution.

Funded 100% by cooperative agreement from
National Centers for Disease Control.

Revised 2/05

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 an HIV test. A test sample is taken to look for HIV antibodies.

HIV antibodies are made when a person is infected with HIV. This 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 AIDS in the future.

Types of Tests?

OraQuick Rapid - A 20 minute test using a fingerstick drop of blood - 99% accurate.

Traditional Blood Draw from vein, sent to laboratory, results in a week to 10 days.

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 or 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.

HIV Antibody Window Period

0 months
3 Weeks
Body Making HIV Antibodies

Time of infection
May be enough antibodies for an HIV positive test

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 have ever injected drugs.
- You have sex with someone else who shoots illegal drugs.
- You have unsafe sex (sex without a "rubber"/latex condom) with someone who has the HIV virus.
- You are pregnant or considering pregnancy and you have had more than one sex partner.
- You have ever shared 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 three weeks and three months to develop antibodies to HIV, you may test negative, even if you are infected. If you had unsafe sex (did not use a "rubber"/latex condom), or shared needles or "works" within the last 3 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 result mean?

You 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.

3 months
HIV antibody test accurate
HIV Infection or Aids

You can pass HIV to your baby during pregnancy, birth or through 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 help prevent infections and medicines to slow the spread of the HIV virus. Call your 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. The health department can assist you with this.

How can I avoid getting HIV?

Not having sex and not sharing needles 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 through lambskin or natural condoms.
- Use water-based lubricants, **NOT** oils or lotions, 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 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.