



United Home Life Insurance Company
P.O. Box 7192 • Indianapolis, Indiana 46207-7192

WISCONSIN NOTICE AND CONSENT FOR HUMAN IMMUNODEFICIENCY TESTING

Request For Consent For Testing

To evaluate your insurability, United Home Life Insurance Company (Insurer) requests that you be tested to determine the presence of human immunodeficiency virus (HIV) antibody or antigens. By signing and dating this form, you agree that this test may be done and that underwriting decisions may be based on the test results. A licensed laboratory will perform one or more tests approved by the Wisconsin Commissioner of Insurance.

Pretesting Consideration

Many public health organizations recommend that, if you have any reason to believe you may have been exposed to HIV, you become informed about the implications of the test before being tested. You may obtain information about HIV and counseling from a private health care provider, a public health clinic, or one of the AIDS service organizations on the attached list. You may also wish to obtain an HIV test from an anonymous counseling and testing site before signing this consent form. The Insurer is prohibited from asking you whether you have been tested at an anonymous counseling and testing site and from obtaining the results of such a test. **For further information on these options, contact the Wisconsin HIV/STD/Hepatitis C Information and Referral Center (IRC) hotline at 1-800-334-2437.**

Meaning Of Positive Test Results

This is not a test for AIDS. It is a test for HIV and shows whether you have been infected by the virus. A positive test result may have an effect on your ability to obtain insurance. A positive test result does not mean that you have AIDS, but it does mean that you are at a seriously increased risk of developing problems with your immune system. HIV tests are very sensitive and specific. Errors are rare but they can occur. If your test result is positive, you may wish to consider further independent testing from your physician, a public health clinic, or an anonymous counseling and testing site. **HIV testing may be arranged by calling the IRC at 1-800-334-2437.**

Notification Of Test Results

If your HIV test result is negative, no routine notification will be sent to you. If your HIV test result is other than normal, the Insurer will contact you and ask for the name of a physician or other health care provider to whom you may authorize disclosure and with whom you may wish to discuss the test results.

Disclosure Of Test Results

All test results will be treated confidentially. The laboratory that does the testing will report the result to the Insurer. If necessary to process your application, the Insurer may disclose your test result to another entity such as a contractor, affiliate, or reinsurer. If your HIV test is positive, the Insurer may report it to the Medical Information Bureau (MIB, Inc.), as described in the notice given to you at the time of application. If your HIV test is negative, no report about it will be made to the MIB, Inc. The organizations described in this paragraph may maintain the test results in a file or data bank. These organizations may not disclose the fact that the test has been done or the result of the test except as permitted by law or authorized in writing by you.

Consent

I have read and I understand this notice and consent for HIV testing. I voluntarily consent to this testing and the disclosure of the test result as described above. A photocopy or facsimile of this form will be as valid as the original.

Signature of Proposed Insured or Parent/Guardian, or Health Care Agent

Date Signed

Name of Proposed Insured (Print)

Date of Birth

Address

City, State, and Zip Code



United Home Life Insurance Company
P.O. Box 7192 • Indianapolis, Indiana 46207-7192

WISCONSIN NOTICE AND CONSENT FOR HUMAN IMMUNODEFICIENCY TESTING

Request For Consent For Testing

To evaluate your insurability, United Home Life Insurance Company (Insurer) requests that you be tested to determine the presence of human immunodeficiency virus (HIV) antibody or antigens. By signing and dating this form, you agree that this test may be done and that underwriting decisions may be based on the test results. A licensed laboratory will perform one or more tests approved by the Wisconsin Commissioner of Insurance.

Pretesting Consideration

Many public health organizations recommend that, if you have any reason to believe you may have been exposed to HIV, you become informed about the implications of the test before being tested. You may obtain information about HIV and counseling from a private health care provider, a public health clinic, or one of the AIDS service organizations on the attached list. You may also wish to obtain an HIV test from an anonymous counseling and testing site before signing this consent form. The Insurer is prohibited from asking you whether you have been tested at an anonymous counseling and testing site and from obtaining the results of such a test. **For further information on these options, contact the Wisconsin HIV/STD/Hepatitis C Information and Referral Center (IRC) hotline at 1-800-334-2437.**

Meaning Of Positive Test Results

This is not a test for AIDS. It is a test for HIV and shows whether you have been infected by the virus. A positive test result may have an effect on your ability to obtain insurance. A positive test result does not mean that you have AIDS, but it does mean that you are at a seriously increased risk of developing problems with your immune system. HIV tests are very sensitive and specific. Errors are rare but they can occur. If your test result is positive, you may wish to consider further independent testing from your physician, a public health clinic, or an anonymous counseling and testing site. **HIV testing may be arranged by calling the IRC at 1-800-334-2437.**

Notification Of Test Results

If your HIV test result is negative, no routine notification will be sent to you. If your HIV test result is other than normal, the Insurer will contact you and ask for the name of a physician or other health care provider to whom you may authorize disclosure and with whom you may wish to discuss the test results.

Disclosure Of Test Results

All test results will be treated confidentially. The laboratory that does the testing will report the result to the Insurer. If necessary to process your application, the Insurer may disclose your test result to another entity such as a contractor, affiliate, or reinsurer. If your HIV test is positive, the Insurer may report it to the Medical Information Bureau (MIB, Inc.), as described in the notice given to you at the time of application. If your HIV test is negative, no report about it will be made to the MIB, Inc. The organizations described in this paragraph may maintain the test results in a file or data bank. These organizations may not disclose the fact that the test has been done or the result of the test except as permitted by law or authorized in writing by you.

Consent

I have read and I understand this notice and consent for HIV testing. I voluntarily consent to this testing and the disclosure of the test result as described above. A photocopy or facsimile of this form will be as valid as the original.

Signature of Proposed Insured or Parent/Guardian, or Health Care Agent

Date Signed

Name of Proposed Insured (Print)

Date of Birth

Address

City, State, and Zip Code

RESOURCES FOR PERSONS WITH A POSITIVE HIV TEST

The Wisconsin HIV/STD/Hepatitis C Information and Referral Center (IRC) hotline and website provide easily accessible information and referrals for people diagnosed with HIV, STDs, or Hepatitis C, people at risk for HIV, STDs, or Hepatitis C, and organizations that provide services to these people. People will have access to IRC information and referrals, including testing sites, through a statewide toll-free hotline and a dedicated website. To contact the IRC, call **1-800-334-2437**, on-line at www.irc-wisconsin.org, or e-mail your questions to irc-wisconsin@arcw.org. The IRC is a program of the AIDS Resource Center of Wisconsin.

AIDS Resource Center of Wisconsin (ARCW) provides direct support services to people living with AIDS and HIV infection. Services through ARCW's Appleton, Eau Claire, Green Bay, Kenosha, La Crosse, Milwaukee, Superior, and Wausau offices include primary medical care, medical referrals, financial assistance, housing and rent assistance, legal counsel, comprehensive case management, food and nutritional assistance, emotional support, referral for pastoral care, assistance with daily living needs, and support groups. Services through ARCW's Madison office include financial assistance, housing and rent assistance, and legal counsel. Call, visit, or write the AIDS Resource Center of Wisconsin near you or visit the website at www.ARCW.org or e-mail your questions to info@arcw.org.

Eau Claire	AIDS Resource Center of Wisconsin 505 Dewey Street South, Suite 107 Eau Claire, WI 54701 or PO Box 11 Eau Claire, WI 54702-0011 (715) 836-7710 1-800-750-2437 FAX: (715) 836-9844	Counties served: Barron, Buffalo, Burnett, Chippewa, Clark, Dunn, Eau Claire, Pepin, Pierce, Polk, Rusk, St. Croix, Washburn
Green Bay	AIDS Resource Center of Wisconsin 445 South Adams Street Green Bay, WI 54301 or PO Box 2040 Green Bay, WI 54306-2040 (920) 437-7400 1-800-675-9400 FAX: (920) 437-1040	Counties served: Calumet, Brown, Door, Fond du Lac, Green Lake, Kewaunee, Manitowoc, Marinette, Marquette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara, Winnebago
Kenosha	AIDS Resource Center of Wisconsin 1212 57th Street Kenosha, WI 53140 or PO Box 0173 Kenosha, WI 53141-0173 (262) 657-6644 1-800-924-6601 FAX: (262) 657-6949	Counties served: Jefferson, Kenosha, Racine, Walworth
La Crosse	AIDS Resource Center of Wisconsin 2519 South Avenue La Crosse, WI 54601 (608) 785-9866 1-800-947-3353 FAX: (608) 784-6661	Counties served: Jackson, La Crosse, Monroe, Trempealeau, Vernon
Madison	AIDS Resource Center of Wisconsin 121 South Pinckney Street, Suite 320 Madison, WI 53703 (608) 258-9103 1-800-518-9910 FAX: (608) 258-9136	Counties served: Adams, Columbia, Crawford, Dane, Dodge, Grant, Green, Iowa, Juneau, Lafayette, Richland, Rock, Sauk

Milwaukee	AIDS Resource Center of Wisconsin 820 North Plankinton Avenue Milwaukee, WI 53203 or PO Box 510498 Milwaukee, WI 53203-0092 (414) 273-1991 1-800-359-9272 FAX: (414) 273-2357	Counties served: Milwaukee, Ozaukee, Washington, Waukesha
Superior	AIDS Resource Center of Wisconsin Board of Trade Building 1507 Tower Avenue, Suite 230 Superior, WI 54880 (715) 394-4009 1-877-242-0282 FAX: (715) 394-4066	Counties served: Ashland, Bayfield, Douglas, Iron, Sawyer
Wausau	AIDS Resource Center of Wisconsin 1105 Grand Avenue, Suite 1 Schofield, WI 54476 or PO Box 26 Schofield, WI 54476 (715) 355-6867 1-800-551-3311 FAX: (715) 355-0640	Counties served: Florence, Forest, Langlade, Lincoln, Marathon, Oneida, Portage, Price, Taylor, Vilas, Wood

AIDS Network provides direct support services to people living with AIDS and HIV infection throughout the thirteen counties of south central Wisconsin. AIDS Network services include comprehensive case management services, prevention education and outreach, harm reduction counseling and testing for HIV and Hepatitis C, advocacy, legal assistance, financial and housing assistance, volunteer support, assistance with daily living needs, support groups, food pantry, dental clinic, medical and service referrals, treatment adherence, nutritional counseling, transportation assistance, and emotional and practical support. Call, visit, or go to www.aidsnetwork.org for more information.

AIDS Network offices offer comprehensive services in the following counties:

Counties Served: Adams, Columbia, Crawford, Dane, Dodge, Grant, Green, Iowa, Juneau, Lafayette, Richland, Rock, and Sauk

Beloit: AIDS Network
136 West Grand Avenue, Suite 202
Beloit, WI 53511
(608) 364-4027
1-800-486-6276
FAX: (608) 364-0473

Janesville: AIDS Network
101 East Milwaukee Street, Suite 409
Janesville, WI 53545
(608) 756-3010
1-800-486-6276
FAX: (608) 756-2545

Madison: AIDS Network
600 Williamson Street, Suite H
Madison, WI 53703
(608) 252-6540
1-800-486-6276
FAX: (608) 252-6559

Additional Resources:

Dennis C. Hill Harm Reduction Center
AODA Outpatient Clinic
Dan Nowak, Coordinator
820 North Plankinton Avenue
Milwaukee, WI 53203
(414) 225-1512 or
(414) 223-6828
1-800-359-9272
FAX: (414) 273-2357

THE IMPLICATIONS OF TESTING POSITIVE FOR HIV

A positive test result is not a diagnosis of AIDS. A positive test means that you have HIV infection. Like people with other chronic medical problems, people with HIV infection have a spectrum of conditions, ranging from no symptoms to very serious ones. Over time, most people with HIV infection progress along the spectrum toward more serious symptoms. **However, both improved medical management and many options for self-care now provide new hope for people with HIV infection.** Anti-viral drug therapy and preventive antibiotics can delay progression of HIV infection and postpone or modify complications.

It is extremely important to find a knowledgeable, experienced, and supportive health care provider to work with you in evaluating and managing your HIV infection. If you do not know whom to see, consult your local AIDS Resource Center or AIDS Network office for a recommendation or call the Wisconsin HIV/STD/Hepatitis C Information and Referral Center (IRC) hotline to obtain a referral. **In Wisconsin, call 1-800-334-2437 or e-mail irc-wisconsin@arcw.org.**

Your health care provider can perform periodic examinations and arrange for appropriate tests to help you decide what treatments and interventions you may want to use. Many people with HIV infection are being successfully treated with anti-viral drugs such as zidovudine (AZT) to slow the progress of the infection. Depending on the results of certain tests of your immune system, you may also benefit from therapies to prevent some infections. People with HIV infection also need regular tuberculosis (TB) screening and certain vaccinations. You and your health care provider can work out a schedule of follow-up visits appropriate for you.

You may also want to utilize some self-care options and nonmedical therapies. A nutritious diet, regular exercise, restful sleep, stress reduction, and spiritual peace (which are important for everyone) are even more helpful for many people with HIV infection. Some people with HIV infection find strength in meditation, massage, and specialized diets. If you are HIV positive, it is healthier to avoid alcohol and recreational drugs because they may damage your immune system.

A positive test result may mean that you have to make changes in certain areas of your life. It is much easier to make these adjustments with the help and support of others. There are support groups and counselors at most AIDS service organizations. You might seek support from your partner or trusted friends, family, clergy, or health professionals.

Counseling can help you put things in perspective. Some people who test positive find that counseling assists them in handling social and intimate relationships, dealing with fear, and promoting self-esteem. Professional counseling can help lessen the effects of the numerous issues that you may face.

You have a responsibility to yourself and to others to avoid transmitting the virus. Counselors can help you sort out your feelings about intimate relationships and help you learn about HIV risk-reduction methods. Not only should you avoid infecting others, but you should also avoid getting reinfected. Getting reinfected may help speed up the process of the HIV infection you already have.

Being HIV positive means taking the right steps to maintain your health. Dealing with the fear is healthier than avoiding the knowledge of HIV infection.

For more information on HIV antibody testing and HIV related services, contact the IRC at 1-800-334-2437 or e-mail irc-wisconsin@arcw.org.

Based on information contained in the brochure *The HIV Antibody Test*, produced by the American College Health Association.