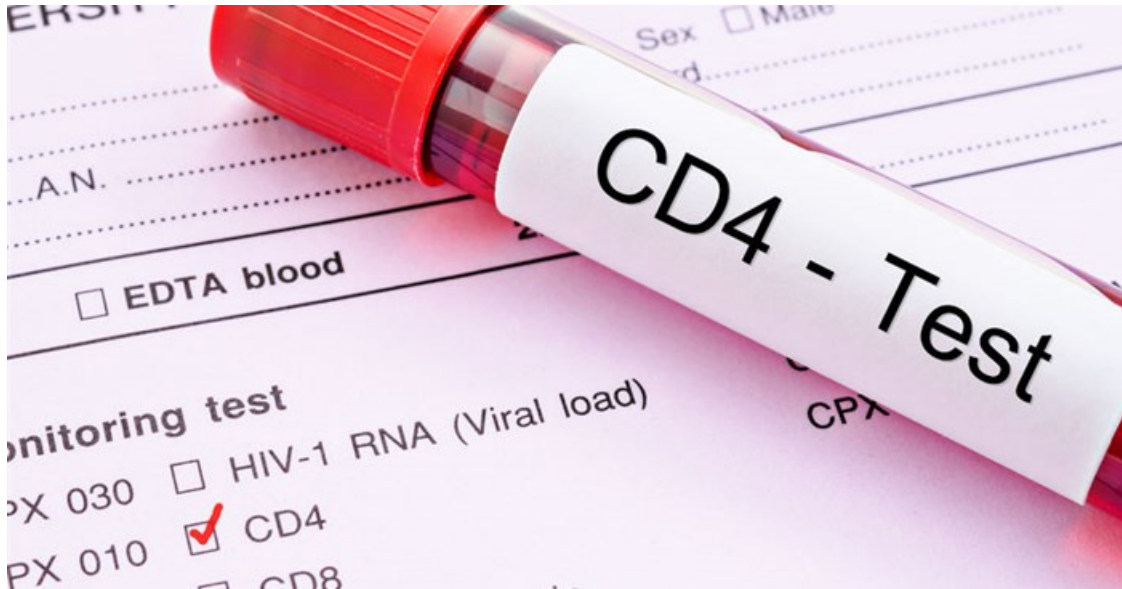




# A very short history of HIV life insurance

For a long time people living with HIV, didn't stand a chance of qualifying for life insurance, but now that they have an almost normal life expectancy, things have changed.

Prior to the 1990s most policies had exclusion clauses for people who tested HIV-positive. In cases where people got the virus after taking out a policy, insurance companies reduced the pay out by 10-20% of the original sum insured.



[123rf.com](http://123rf.com)

According to an [article](#) on health24.com, a 2013 study by UCT showed that HIV-positive people were living 80% as long as people without the virus. This information proved a turnaround, with Sanlam being the first of the large insurance companies to offer life cover to people with HIV.

Like all other insurance products, there are, of course, terms and conditions and in the case of people living with HIV, this generally means that they have to commit to staying on their treatment programme and to keep their viral load and CD4 count at a certain level. The criteria tend to vary from provider to provider. And, naturally, the premiums are higher than for non-infected people.

But as more research is done and new treatment protocols become available, it's likely that insurance products for people living with HIV will become more affordable.

For more, visit: <https://www.bizcommunity.com>