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## Life insurance comes at a price for South Africans with HIV

JOHANNESBURG: As people with HIV live longer, South African life insurance providers are offering more policies to tap into a growing market, but for many people the premiums remain prohibitively expensive.

HIV life insurance policies have existed for more than a decade in South Africa, where 5.6 million of the nation's 50 million people have the virus, more than any other country in the world.

About 1.3 million South Africans are receiving drugs to fight the disease, in the largest anti-retroviral treatment (ART) programme in the world.

That's slashed the number of AIDS deaths by about 25 percent since 2005. But as more people live longer, and with new infections every day, the number of those with the disease is expected to keep growing.

"Provided there is full compliance with ART prescriptions, HIV is now fast becoming a chronic treatable disease like diabetes and many others," said Pieter Coetzer, South Africa's representative at the International Congress of Life Assurance Medicine.

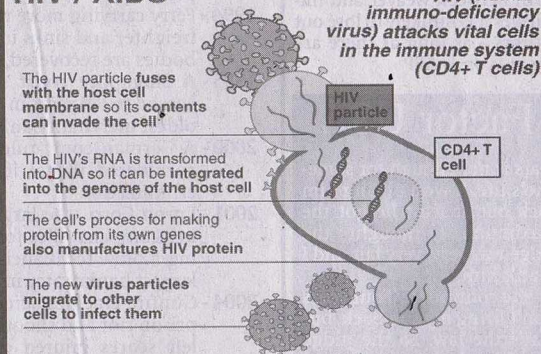
"Therefore we can expect to see more innovative, new-generation products that will offer competitive premiums for HIV positive people on an ART programme," he said.

While life insurance provides a way to care for family into the future, banks also require policies before granting loans for homes or businesses.

Major insurance companies in South Africa like Old Mutual, Sanlam and Metropolitan all offer HIV life coverage.

Premiums can start as low as 150 rands (\$18, 13 euros) for coverage of between 100,000 and three million

### HIV / AIDS



### AIDS: acquired immunodeficiency syndrome

- ▶ The final stage of HIV infection
- ▶ Occurs when the CD4+ T cells count is below 200/mm<sup>3</sup> (the normal count is 800-1,200/mm<sup>3</sup>)
- ▶ This level of deficiency in the immune system can take years to reach
- ▶ AIDS sufferers commonly suffer from **cancer** or **opportunistic infections** such as tuberculosis, and neurological conditions

AFP

rands, but prices run much higher depending on how healthy the applicant is.

HIV-positive Yvette Raphael said that she obtained a policy in 2005 when applying for a home loan.

"For normal people, it costs about 300 or 400 rands every month, but when I disclosed I was HIV positive, they said you're going to pay 2,500 rands a month," she said. Eventually, she dropped the policy because of the high premiums.

Raphael earns a monthly salary of 24,000 rands as a health education coordinator in a programme run by US-based Johns Hopkins University.

But that's an unimaginable cost for many in South Africa, where about 40 percent of the nation lives on less than two dollars a day.

Insurance company AllLife, which only covers people with HIV, has more than 1,000 clients who pay under 150 rands a month, chief execu-

tive Ross Beerman said.

But premiums can skyrocket if a person is older, smokes or has other medical conditions. Such clients could pay two to five times more than non-infected people, Beerman said.

"We have about 10,000 people on our books and they pay an average of 250 to 450 rands. We do require them to be adherent to proper therapy. We remind them to do their blood tests and it helps - their health is better than the average."

Some people also turn to short-term life cover, with policies that mature after 10 or 20 years. Clients can take out a new policy but then lose what they paid before.

"All in all, it is very stressful and people living with HIV become despondent," Raphael said.

"In our country, the financial institutions do what they please," she said. "They need to be told by our government that they need to evolve with the current science." - AFP