



Underwriting HIV positive individuals

What's new?

Optimum Re was the first to market in 2012 to offer life insurance coverage for HIV positive individuals. Due to California's 799.02 insurance code going into effect at the beginning of 2023, we worked diligently in the second half of 2022 to validate that our mortality analysis was based on sound actuarial principles. The Optimum Manual section on HIV was updated at the end of 2022.

Interestingly, our original mortality assumptions developed in 2012 are similar to the 2022 updated analysis. We have always considered HIV a chronic condition and consistently look for avenues to remove any stigma from this process. For our current US and Canadian clients, please see the HIV section in the Optimum manual for a deeper analysis and understanding. For prospective clients, please reach out to your Optimum representative for more information.



Dr. Minas Joannides
Chief Medical Director
Optimum Re Insurance Company

Factors to consider when assessing an HIV+ applicant

Viral load: The level of HIV in the bloodstream is an important predictor of mortality risk. Individuals with higher viral loads are at greater risk of developing complications and progressing to AIDS.

CD4 count: This measures the number of cells that help the immune system fight infections. A low CD4 count indicates a weakened immune system, a higher risk of opportunistic infections, and an increased risk of mortality.

Age: Older individuals with HIV are at greater risk of developing complications and experiencing mortality.

Gender: Research suggests that men may have a higher mortality risk than women with HIV.

Comorbidities: The presence of other medical conditions, such as diabetes or cardiovascular disease, can increase mortality risk in people with HIV.

Adherence to medication: Consistent use of antiretroviral therapy (ART) is critical to managing HIV and reducing mortality risk. Poor adherence to medication can lead to treatment failure and disease progression. Regular monitoring and follow-up care are essential to managing HIV and reducing mortality risk.

Substance use: Substance use, particularly injection drug use, is associated with an increased risk of mortality in people with HIV.

Assessing these factors, in combination with other clinical factors, helps underwriters determine an individual's mortality risk.



Statistics

HIV is a chronic condition that can be well-managed with ART meds



In 2021, 36,136 people received an HIV diagnosis in the United States and dependent areas. The annual number of new diagnoses decreased 7% from 2017 to 2021.

Reference: <https://www.cdc.gov/hiv/basics/statistics.html>



An estimated 1.2 million people in the United States had HIV at the end of 2021, the most recent year for which this information is available. Of those people, about 87% knew they had HIV.



People with HIV are living longer, healthier lives because of effective treatment. At the end of 2021, over half of people diagnosed with HIV were aged 50 and older.

For more information on how we can help you, please visit:

 www.optimumre.com

 www.optimumre.com/linkedin

