

Underwriting philosophy for offering Insurance coverage to People affected by HIV/AIDS

Introduction-

HIV (human immunodeficiency virus) is a virus that attacks the body's immune system and if not treated, it can lead to AIDS (acquired immunodeficiency syndrome). As per Section 3(j) of the HIV and AIDS (Prevention and control) Act, 2017, "no person shall discriminate against the protected person on any ground including any of the following, namely—the denial of, or unfair treatment in, the provision of insurance unless supported by actuarial studies."

To ensure fair underwriting decision, the following information will be considered whilst underwriting the proposal for health insurance for applicants affected by HIV/AIDS

Below information will assist the Underwriter in fair risk assessment and equitable underwriting decision on the proposal.

1. Details of treatment – 1. Mandatory registration with government approved ART nodal agency for a consecutive period of preceding 2 yrs (Green book to be provided) OR
2. Detailed records of treatment and medical history for a consecutive period of preceding 2 years, if the treatment is taken from a private hospital.
3. HIV Questionnaires to be completed by the applicant and treating physician.
4. Daily routine, occupation and Lifestyle related information
5. Medical examination and blood tests as required under the product and underwriting guidelines.
6. Details of any past or current complications
7. Other relevant details of comorbidities, if any

The above information will assist the Underwriter in fair risk assessment and equitable underwriting decision on the proposal. The intent is to ensure that every applicant is underwritten on merit based on the guidelines and there is no discrimination in granting Health coverage to people affected by HIV/AIDS.

The onboarding of risk will be based on objective underwriting criteria and basis the risk represented, ensuring that there is no moral hazard. Actual selection criteria & extra premiums will depend on variability of presentation of the case.

People detected with HIV/AIDS as an incidental finding during the pre-insurance medical examination process OR people with significant co-morbidities OR with major systemic (e.g. renal/hepatic/cardiac) complications or side effects of treatment may not be on-boarded for Insurance coverage since treatment modality and improvement in the medical condition cannot be established .

The document is prepared keeping in mind the larger principle of ensuring that there is no discrimination bias and keeping in mind the provisions under the HIV and AIDS Prevention and Control Act, 2017