



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Bulletin HC-50

March 20, 1996

TO: Insurance companies, health care centers and fraternal benefit societies licensed to write life, accident and health insurance in Connecticut

RE: Testing for the human immunodeficiency virus (HIV)

With the passage of Public Act 95-269, effective October 1, 1995, obstetricians and gynecologists in Connecticut have been required to inform their pregnant patients of the availability of HIV testing. Many questions have been raised with the Insurance Department concerning the impact of this voluntary testing on life and health insurance underwriting and renewal practices.

No applications for life or health insurance used in this state may ask whether an individual has been tested for the human immunodeficiency virus (HIV), nor may such applications contain "lifestyle" questions. If an insurer learns that an individual has taken an HIV test, that knowledge cannot be used as the basis for an adverse underwriting decision if the test result was negative.

Only positive HIV test results may be reported to the Medical Information Bureau (MIB) by its members. All reports to the MIB of positive HIV test results must conform to the requirements of Section 19a-587 of the Connecticut General Statutes (copy enclosed). The fact that an individual has taken an HIV test may not be reported to the MIB if the test result was negative.

Individual health insurance policies may not be canceled or non-renewed because of actual or anticipated claims experience with any particular health condition. If a person covered by an individual health insurance policy tests positive for HIV, that policy may not be canceled or renewal denied because of HIV infection.

A handwritten signature in black ink, appearing to read "George M. Reider, Jr.", written in a cursive style.

George M. Reider, Jr.
Insurance Commissioner