

# HIV ANTIBODY TEST INFORMATION FORM FOR INSURANCE APPLICANT

A photocopy of this form will be as valid as the original.

## AIDS:

Acquired Immunodeficiency Syndrome (AIDS) is a life-threatening disorder of the immune system, caused by a virus, HIV. The virus is transmitted by sexual contact with an infected person, from another to her newborn infant, or by exposure to infected blood (as in needle sharing during IV drug use). Persons at high risk of contracting AIDS include males who have had sexual contact with another man, intravenous drug user, hemophiliacs, and sexual contacts with any of these persons. AIDS does not typically develop until a person has been infected with HIV for several years.

The HIV Antibody Test:

Before consenting to testing, please read the following important information:

### 1. Purpose

To evaluate your insurability, this test is being run to determine whether you may have been infected with HIV. If you are infected, you are probably not insurable. The test is not a test for AIDS; AIDS can only be diagnosed by medical evaluation.

### 2. Positive Test Results

If you test positive, you should seek medical follow-up with your personal physician. If your test is positive, you may be infected with HIV. This is not a test for AIDS. It is a test for HIV antibodies, the causative agent for AIDS, and shows whether you have been exposed to the virus. A positive test result does not mean that you have AIDS but that you are at significantly increased risk of developing problems with your immune system. The test for HIV antibodies is very sensitive. Errors are rare, but they do occur.

### 3. Accuracy

An HIV test will be considered positive only after HIV confirmation by a laboratory procedure that the state health officer has determined to be highly accurate. Nonetheless, the HIV antibody test is not 100% accurate. Possible errors include:

- (a) False positives: the test gives a positive result, even though you are not infected. This happens only rarely and is more common in persons who have not engaged in high risk behavior. Retesting should be done to help confirm the validity of a positive test.
- (b) False negatives: the test gives a negative result, even though you are infected with HIV. This happens most commonly in recently infected persons; it takes at least 4-12 weeks for a positive test result to develop after a person is infected.

### 4. Side Effects:

A positive test result may cause you significant anxiety. A positive test may result in uninsurability for life, health, or disability insurance policies you may apply for in the future. Although prohibited by law, discrimination in housing, employment, or public accommodations may result if your test results were to become known to others. A negative result may create a false sense of security.

### 5. Disclosure of Results

A positive test result will be disclosed to you. You may choose to have information about your HIV test results communicated to you through your physician, through the county health department, or directly.

### 6. Confidentiality

Like all medical information, HIV test results are confidential. An insurer, insurance agent, or insurance-support organization is required to maintain the confidentiality of HIV tests results. However, certain disclosures of your test results may occur, including those authorized by consent forms that you may have signed as part of your overall application. Your test results may be provided to the Medical Information Bureau, a national insurance data bank. Your insurance agent will provide you with additional written information about this subject at your request.

### 7. Prevention

Persons who have a history of high risk behavior should change these behaviors to prevent getting or giving AIDS, regardless of whether they are tested. Specific important changes in behaviors include safe sex practices (including condom use for sexual contact with someone other than a long-term monogamous partner) and not sharing needles.

### 8. Information

Further information about HIV testing and AIDS can be obtained by calling the Department of Health Office on HIV/AIDS in Olympia, Washington at 1-800-272 AIDS or 206-586-0426. Pre-test counselling can be obtained by contacting one of the agencies listed on the reverse of this form.

**Crown Life Insurance Company, Serviced At: P.O. Box 1927, Buffalo, NY 14240-1927**

**See reverse**

## WASHINGTON STATE HIV ANTIBODY TESTING/COUNSELLING SERVICES

Adams County Health Department  
103 West Main  
Ritzville, Washington 99169  
(509) 659-0090, Ext. 206

Asotin County Health District  
c/o North Central Health District  
1221 "F" Street  
Lewiston, Idaho 83501  
(208) 799-1300

Bellingham-Whatcom County Health District  
509 Girard Street  
Bellingham, Washington 98227  
(206) 676-6720

Benton-Franklin Health Department  
506 MacKenzie  
Richland, Washington 99352  
(509) 943-2614

Bremerton-Kitsap County Health Department  
109 Austin Drive  
Bremerton, Washington 98412  
(206) 478-5235, 1-800-874-2437

Chelan-Douglas County Health Department  
316 Washington Street  
Wenatchee, Washington 98801  
(509) 664-5306

Clallam County Health Department  
223 East Fourth Street  
Port Angeles, Washington 98362  
(206) 452-7631

Cowlitz-Wahkiakum Health District  
1516 Hudson  
Longview, Washington 98632  
(206) 425-7400

Garfield County Health District  
P.O. Box 130 (10th & Columbia)  
Pomeroy, Washington 99347  
(509) 843-3412

Grant County Health District  
County Courthouse  
P.O. Box 37  
Ephrata, Washington 98823  
(509) 754-2011, Ext. 372

Grays Harbor County Health Department  
2109 Sumner Avenue  
Aberdeen, Washington 98520  
(206) 532-8631

Island County Health Department  
Courthouse Annex  
P.O. Box 840  
Coupeville, Washington 98239  
(206) 679-7350

Jefferson County Health Department  
Multi-Services Building, 2nd Floor  
802 Sheridan  
Port Townsend, Washington 98368  
(206) 385-0722

Kittitas County Health Department  
507 Nanum  
Ellensburg, Washington 98926  
(509) 962-6811, Ext. 109

Lewis County Health District  
Health Services Building  
360 N.W. North Street  
P.O. Box 706  
Chehalis, Washington 98532  
(206) 748-9121, Ext. 2233

Lincoln County Health Department  
Nursing Office:  
Diane A. Martin, R.N., Director  
507 - 7th Street  
P.O. Box 215  
Davenport, Washington 99122  
(509) 725-1001

Mason County Health District  
411 North 5th (Nursing Division)  
Shelton, Washington 98584  
(206) 427-9670, Ext. 400

Northeast Tri-County Health District  
East 347 Astor  
P.O. Box 270  
Colville, Washington 99114  
(509) 684-5048

Okanogan County Health Department  
Administration Building  
P.O. box 231  
Okanogan, Washington 98840  
(509) 422-3867

Pacific County Health Department  
Box 26  
South Bend, Washington 98586  
(206) 875-6541, Ext. 365

San Juan County Health Department  
P.O. Box 607, 145 Rhone  
Friday Harbor, Washington 98250-0607  
(206) 378-4474

Seattle-King County Health Department  
AIDS Prevention Project  
(gay/bisexual men preferred)  
1116 Summit Avenue, Suite 200  
Seattle, Washington 98101  
(206) 296-4999, TDD (206) 340-2033

Sexually Transmitted Disease Clinic  
325 - 9th Avenue, 3rd Floor, South Wing  
Seattle, Washington  
(206) 223-3590

Seattle Gay Clinic  
500 - 19th Avenue East  
Seattle, Washington, 98102  
(will see anyone; Tuesday evening,  
6:30-9:00 p.m.; Saturday,  
noon-3:00 p.m.)  
(206) 461-4540

Yakima County Health District  
104 North First Street  
Yakima, Washington 98901  
(509) 575-4040

### Low Risk Testing Sites (Seattle-King Co.)

a) North Seattle Public Health Center  
10501 Meridian Avenue North  
Seattle, Washington  
(206) 367-6900

b) Southeast Public Health Center  
at Renton  
3001 N.E. 4th Street  
Renton, Washington  
(206) 344-6700

c) Southwest Public Health Center  
10821 8th Avenue S.W.  
Seattle, Washington  
(206) 344-7474

d) East Public Health Center  
2424- 156th Avenue N.E.  
Bellevue, Washington  
(206) 344-6882

e) Southeast Public Health Center  
at Auburn, 20 Auburn Avenue  
Auburn, Washington  
(206) 852-8400

Skagit County Health Department  
Courthouse Administration Building  
Mount Vernon, Washington 98273  
(206) 336-9360

Snohomish Health District  
2722 Colby Street, Suite 333  
Everett, Washington 98201  
(206) 259-2330 or 1-800-344-2437

Southwest Washington Health District  
Vancouver-Clark County Health Center  
2000 Fort Vancouver Way  
P.O. Box 1870  
Vancouver, Washington 98663  
(206) 695-9215

Spokane County Health District  
West 1101 College Avenue  
Spokane, Washington 99201  
(509) 456-3630

Tacoma-Pierce County Health Department  
3629 South "D" Street  
Tacoma, Washington 98404  
(206) 591-6060

Thurston County Health Department  
529 Southwest Fourth  
Olympia, Washington 98501  
(206) 786-5581

Walla Walla County-City Health Department  
310 West Poplar, P.O. Box 1753  
Walla Walla, Washington 99362  
(509) 527-3290

Whitman County Health Department  
Public Service Building  
North 310 Main Street  
Colfax, Washington 99111  
(509) 397-3471  
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