Before you consent to being tested for HIV, please read the following important information.

AIDS. Acquired Immune Deficiency Syndrome (AIDS) is a life threatening disorder of the immune system, caused by an HIV virus. The virus is transmitted by sexual contact with an infected person, from an infected mother to her newborn infant or by exposure to infected blood (as in needle sharing during intravenous drug use). Persons at high risk of contracting AIDS include males who have had sexual contact with another male, intravenous drug users, hemophiliacs and sexual contacts of any of these persons. AIDS does not typically develop until a person has been infected with HIV for several years. A person may remain free of symptoms for years after becoming infected. An infected person has a significant chance of developing AIDS over the next 10 years.

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

THE HIV TEST. HIV tests do not diagnose AIDS. The HIV test will tell you whether or not you have HIV. If you are infected, having the test will help you get treatment and learn how to avoid spreading HIV to other people. The HIV test is a simple test done by taking a urine specimen, or an oral fluid specimen by swab on the inside of the mouth, or a blood specimen, typically by needle from a vein in the arm. The specimen is sent to a lab for testing. Some clinics or testing sites offer rapid testing done on oral fluid or on a small amount of blood from the tip of the finger. You will know the result of a rapid test in that same visit.

1. Purpose. The HIV test is performed to determine whether you may have been infected with HIV. If you are infected, you are not insurable.

2. Positive Test Results. If your test is HIV positive, you should seek medical follow-up with your personal physician. A positive test result may mean you are infected with the HIV.

3. Accuracy. An HIV test will be considered positive for the purpose of determining your insurability only after confirmation by a laboratory procedure that the state health officer has determined to be highly accurate. However, no HIV test is 100% accurate. Possible errors include:
   a. False positives: The test may give 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 may give a negative test result, even though you are infected with HIV. This happens most commonly in recently infected persons. It may take at least 4-12 weeks for a positive test result to develop after a person is infected.

4. Disclosure of Results. If your HIV test result is positive, the health facility performing the test will notify you and will provide you with appropriate counseling regarding HIV infection and AIDS. If your test result is negative, you will be notified through normal health care procedures, which may include mail or telephone. You may also choose to have information about your HIV test results communicated to you through your physician. All positive test results are reported to the health department.

5. Confidentiality of Results. State and federal laws require that HIV test information be kept confidential. Health care workers, insurers, insurance agents and insurance-support organization are required to maintain the confidentiality of HIV test results. However, certain disclosures of your test results may occur, including those authorized by consent forms that you signed as part of your overall application. If your test result is HIV positive, Standard Insurance Company (Standard) will report a generic code signifying a nonspecific abnormal urine, oral fluid (saliva) or blood test to MIB, Inc., which operates an information exchange on behalf of its member insurance companies. The Disclosure Notice in your Standard application gives information about MIB, Inc.

6. Right to Decline Testing. There are very few circumstances (such as those involving a court order or prisoners entering a correctional facility) in which an HIV test can be done without a person's consent. Generally, you have the right to decline HIV testing at any time before administration of the test. If you wish to decline testing, you must give a written request to the health facility or your health care provider saying you do not want your test to be run. However, if Standard has requested the HIV test for purposes of evaluating your application for insurance, your application may not be processed if you decline testing.

7. Right to Anonymous Testing. In Michigan you have the right to request an anonymous HIV test. More information about anonymous testing is available from the Michigan Department of Community Health. Anonymous testing will not meet the requirements for insurance applications because the test results do not have persons’ names on them.

8. Information. You may obtain further information about HIV testing and AIDS by calling a statewide AIDS information hotline at 1-800-872-AIDS, a national AIDS information hotline at 1-800-342-AIDS, or your local health department.
I authorize Standard Insurance Company (Standard), its employees, its agents and other entities acting on its behalf to conduct and evaluate such urine, saliva and blood tests as Standard determines may be necessary to determine whether I am infected with the HIV (human immunodeficiency virus). I understand and agree to the following:

1. The results of these tests will be used to determine my insurability in connection with my application to Standard for insurance.

2. If any test result is HIV positive (unfavorable), Standard will report a generic code signifying a nonspecific abnormal urine, oral fluid (saliva) or blood test to MIB, Inc., which operates an information exchange on behalf of its member insurance companies.

3. Any HIV positive test results will be kept strictly confidential by Standard and by MIB, Inc. and will not be disclosed except: (a) to reinsurers involved in the underwriting process; (b) to legal counsel if such information is needed to represent Standard in regard to an application or any policy issued as a result of an application by me; (c) as outlined in No. 5, below; or (d) as otherwise allowed by law.

4. This Authorization is valid for six months from the date below. A photocopy is as valid as the original.

5. Standard will disclose any HIV positive test result to me through a physician or local health department of my choice, named below. If I do not name a physician or health department for this purpose, Standard may disclose such results directly to me.

Name of Physician or Local Health Department

_____________________________  ________________________________
Street Address       City       State   Zip Code

6. I have received a copy of the Human Immunodeficiency Virus (HIV) Test Information Form.

_____________________________  ________________________________
Signature of Proposed Insured       Date

Name of Proposed Insured (Please Print)

YOU HAVE A RIGHT TO RECEIVE A COPY OF THIS AUTHORIZATION ON REQUEST.
I authorize Standard Insurance Company (Standard), its employees, its agents and other entities acting on its behalf to conduct and evaluate such urine, saliva and blood tests as Standard determines may be necessary to determine whether I am infected with the HIV (human immunodeficiency virus). I understand and agree to the following:

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Signature of Proposed Insured ___________________________ Date ____________________

Name of Proposed Insured (Please Print) ___________________________

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