

Consumer Education Media Release
Association for Savings and Investment South Africa (ASISA)
1 December 2011

Telephonic counselling for life insurance applicants who test HIV positive

South Africans required to test for HIV when applying for life cover will be able to opt for telephonic post-test counselling as from next year.

Telephonic pre-test counselling via a toll free number was launched in South Africa as a world first in July 2008 for consumers who have applied for life cover and require an HIV test. Internationally life insurance applicants mostly receive written pre-test counselling information before consenting to the HIV test.

Peter Dempsey, deputy CEO of the Association for Savings and Investment South Africa (ASISA), says with the telephonic pre-test counselling service firmly established, ASISA started investigating the possibility of introducing telephonic post-test counselling.

He explains that while ASISA believes counselling should ideally be face-to-face with a trusted healthcare provider, the reality is that many South Africans do not have access to a family doctor who would normally provide counselling.

“In addition, many people are reluctant to go for counselling at Aids centres, because there is still a stigma attached to being HIV positive. Also, there is a lack of trained resources for personal counselling, especially in the rural areas.”

Dempsey says currently some life cover applicants do not nominate a doctor when completing their application forms or the financial adviser inserts the name of a doctor the client no longer has a relationship with.

“Unfortunately, in these cases, the applicants realise that their test results are abnormal only when their policy is declined and generally do not go for counselling or for follow-up testing and treatment. This is an opportunity lost to educate people on what it means to live with HIV and Aids and to help them cope with their situation.”

ASISA therefore decided to introduce telephonic post-test counselling as from next year. At the same time ASISA will continue to find ways in which to improve access to personal counselling, says Dempsey.

“The call centre consultants are trained to deal with the stress and trauma that comes with a test that is abnormal and will be able to guide the person receiving the counselling. They also provide counselling in all of our 11 official languages.”

Consumers who apply for life cover will be asked to nominate in writing either a doctor of their choice or the call centre. This is where HIV test results will be sent if they show abnormalities. Strict measures are in place to secure confidential handling and storage of the data. If the call centre was nominated, a consultant will provide the applicant with telephonic counselling and will also refer the client for follow-up tests and treatment if required. The consultant will also inform the person of life cover options available for people living with HIV/Aids.

Dempsey says this approach is likely to significantly improve the level of understanding among South Africans of how to deal with the disease, and also improve access to treatment for people who were previously unaware of their status. “This is also the most discreet way to receive results and counselling since all contact is telephonic,” explains Dempsey.

The telephonic post counselling will be rolled out from the first quarter of next year and all life insurers with an ASISA membership must have incorporated this in their systems by 1 January 2013. The introduction of telephonic post-test counselling requires life insurers to amend their application forms, which then also requires them to make changes to their IT systems.

The cost of the call centre that provides the pre- and post-test counselling is funded by ASISA and the National Pathology Group (NPG). The NPG represents most of the private laboratories that conduct the HIV tests on behalf of life companies.

Other South African milestones

The South African life industry has achieved a number of milestones in recent years, all aimed at improving the plight of South Africans living with HIV and ensuring that they are treated more fairly.

- South Africa remains one of only two countries worldwide where life cover designed for people living with HIV/Aids is available. Three South African life insurers introduced life policies for HIV/Aids positive people in as early as 2001, while the Netherlands followed suit in 2006.
- The industry's HIV Testing Protocol, which regulates HIV testing for insurance purposes and has been hailed one of the best in the world. The protocol sets out quality standards for HIV testing and also addresses aspects such as personal pre- and post-test counselling.
- The scrapping in 2007 of HIV exclusions for all lump sum death and disability benefit claims.
- The removal of HIV/Aids specific waiting periods in 2006.

Ends

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ASISA represents the majority of South Africa's asset managers, collective investment scheme management companies, linked investment service providers, multi-managers, and life insurance companies. ASISA was formed in 2008 by members of the Association of Collective Investments (ACI), the Investment Management Association of South Africa (IMASA), the Linked Investment Service Providers Association (LISPA) and the Life Offices' Association (LOA).