

SOUND OFF
 Will the new AIDS drug, the protease inhibitor, be effective in helping patients with the disease? Let us know.

OPINION

editorials, letters, commentary and perspective

CONTACT US
BY MAIL: P.O. Box 3159, Eugene, OR 97403
BY PHONE: (541) 346-5511
BY E-MAIL: ode@oregon.uoregon.edu
IN PERSON: Suite 300, EMU

Companies exploit AIDS patients

OUR OPINION: Viatical firms are ignoring HIV-positive patients' needs in search of financial gain

People with the HIV virus are often unable to pay their medical bills when their condition progresses to full-blown AIDS. AIDS is classified as having a T-cell count below 200 and an opportunistic infection, like pneumonia or KS (a skin cancer that leaves lesions). Patients often become debilitated by weakness because a common side effect of anti-AIDS drugs is a loss of appetite.

Fortunately, there are several ways for terminally ill people to afford their medical bills if they are unable to work. In several states, AIDS Drug Assistance Programs (ADAP) will help pay for drugs. And Social Security benefits can help, even if a person hasn't worked enough to earn them. Students would probably qualify for this program.

Until recently, viatical companies were also an excellent way of financing a person's medical bills. A viatical company buys a life insurance policy from a terminally ill person. The person then receives a percentage of the policy, depending on his or her life expectancy. For example, a person expected to live less than two years could get 80 to 90 percent of his or her life insurance policy from the company. The company then pays the premiums for the rest of the person's life but upon death, receives the entire policy.

With the recent success of a new combination of drugs, including the new protease inhibitors, many of these viatical companies are shutting their doors to people suffering with complications from AIDS. The true colors of viatical companies are showing.

In both the Viatical Association of America and the National Viatical Association mission statements, there are several uses of the word "humanitarian." They insinuate that the viatical settlement is a "win-win" situation. Well, perhaps it's win-win until AIDS patients are actually able to live a decent life.

According to the Federal Trade Commission, one of the main factors that viatical companies look at is the life expectancy of the viator (the person selling their life insurance policy).

Much to their dismay, however, viatical companies are finding out that those people are living much longer. The protease inhibitor "cocktail" is keeping people alive longer than any other treatment has be-

fore. Across the country, patients at death's door are getting better in droves.

The strange thing is, there's no proof that the protease inhibitors will continue to work. At a recent "Politics of AIDS" seminar at the University, students learned there are several different strains of HIV. Students also learned during the early 1990s, when AZT was such a miracle drug, the AIDS virus was mutating to beat the treatment.

The HIV virus feeds off and kills the T-cell, which, to use ABC football commentator Dan Dierdorf's analogy, is the quarterback of the immune system. It tells all the white blood cells what virus to attack. The protease inhibitors kill the enzyme that allows HIV to reproduce in the body. Combined with AZT, which does not allow HIV to penetrate the T-cell, the virus is contained and the immune system begins to rebuild itself.

Protease inhibitors have only been in use for about two years. Scientists are still waiting for the other shoe to drop and the virus to mutate again.

In the meantime, federal and state programs are overburdened with requests for aid. Many states have yet to add the protease inhibitors to their ADAP programs, forcing people with AIDS to buy them elsewhere. States that do have protease inhibitors are faced with demands too high to meet. Some states have cut drugs that counter side-effects of other drugs. Others have frozen their list of patients, not taking any one new until the next influx of cash from the government.

If the virus does beat the protease inhibitors, the viatical companies will run back to AIDS patients again, beating their humanitarian drum and making lots of money. In 1994 and 1995, viatical companies bought and sold more than \$800 million worth of life insurance money. One-fifth of that was profit.

People with HIV face enough social stigmas. They don't need an industry that deals in death by pulling the rug out from underneath HIV patients every time a drug makes an impact upon their disease.

This editorial represents the opinion of the Emerald editorial board.

BACKGROUND CHECK

From the latin word, *viaticum*, meaning "supplies for a long journey," viatical companies buy life insurance policies from terminally ill people. The person then receives a percentage of the life insurance money while they're still alive. The viatical company pays the premiums while the person lives and is the sole beneficiary of that policy when the person dies.

The first viatical company started in 1989 after insurance salesman Rob Worley saw a need among terminally ill patients. He was listening to a talk radio show when a man described his desperate situation. The man could not afford his medical bills, and neither his bank nor his insurance company would buy back his insurance policy.



CHRIS HUTCHINSON/Emerald

On Campaign Finance Reform...



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P.O. BOX 3159, EUGENE, OREGON 97403

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Newsroom (541) 346-5511

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