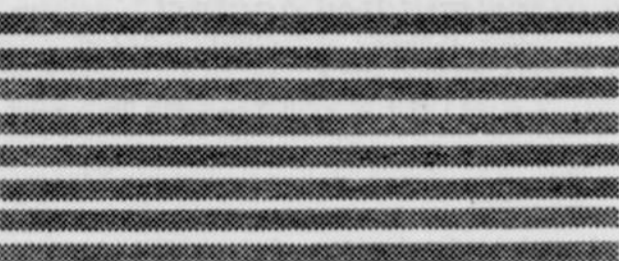


Insurers anxious as AIDS epidemic worsens

Some of the nation's insurance companies may be faced with insolvency in the not-too-distant future if they continue to sell insurance to individuals without first testing for the AIDS virus. That's what insurance executives were told in a recent New York meeting.

One insurance expert, Dr. Robert Gleason, medical director of Northwestern Mutual Life Insurance, was quoted by United Press Interna-



... Between the Lines ...



BY JACK RILEY

tional as warning his fellow insurers that not to test is foolhardy.

"Do you sell fire insurance to someone whose house is on fire?" Gleason said in defense of his company's AIDS testing policy.

AIDS-related claims from policyholders who contract the disease are expected to cost the insurance industry billions of dollars by the end of the century. So far, nearly 64,000 Americans have been afflicted with AIDS, more than half of whom have already died.

A 1985 study showed that 54 percent of the nation's AIDS patients were covered by Medicaid, 17 percent by private insurance, and another 17 percent were responsible for paying their own hospital bills.

To test or not to test

At the heart of the controversy are the issues of when insurance companies can test for the disease and under what criteria an applicant can be denied insurance. At least four states and the District of Columbia have enacted legislation regulating AIDS testing by insurers, and other states, including Oregon, are considering similar laws.

Insurance-company anxiety stems from the fact that a person could have contracted AIDS seven or eight years ago — before insurers were testing — and still not show symptoms of AIDS today. That leaves the insurance companies in the dark as to how many policyholders will develop the disease in the future.

Meanwhile, the AIDS claims are mounting: \$34.4 million was paid in the first half of 1987.

Although that was only 1.1 percent of all claims paid, it was a noticeable increase over 1986, and claims will continue to rise as AIDS takes its toll.

Some states set AIDS testing guidelines

In four states — California, Florida, New Jersey and New York — insurers may require AIDS testing if a policy amount exceeds a certain limit.

The controversy over testing has some major insurers setting their own testing policies in states where the issue has not been legislated. UPI reports that New York Life, for instance, has developed strict guidelines for its underwriters. An AIDS test is mandatory for life insurance if the policy sought is more than \$150,000.

But insurance companies are rich and powerful. Their computers and agents can gather volumes of data that may lead them to "red-lining" certain potential policy-buyers because of age, marital status, past reported medical history, job and even address. Such redlining is now illegal in Washington, D.C., where a five-year moratorium has also been imposed on HIV and other AIDS-predictive tests for insurance purposes. As a result, many insurance companies have packed up and left town.

Insurance companies will make every legal effort to keep their AIDS claims minimal, but if the impact of the disease is greater than expected or if more states legislate the testing issue, then consumers may see increased costs for coverage.

The column I did not want to write

A friend of mine died the other day, and what hurt the most is that only a few of his closest family and friends knew it was AIDS that was bringing him down.

More of us would like to have been closer to him in the final days of his life. What a missed experience for all of us!

I bid farewell to this friend by sharing a quotation from his funeral program.

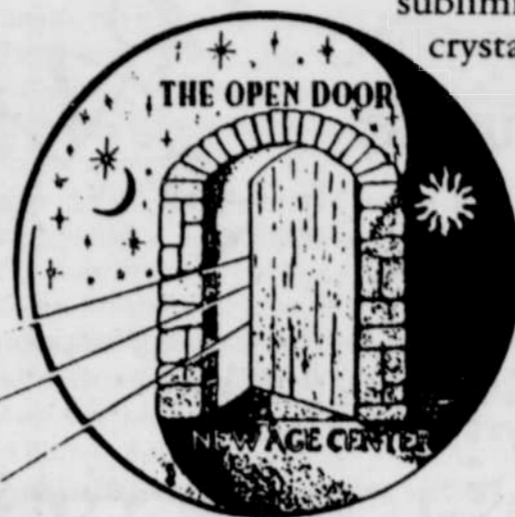
*Do not stand by my grave and weep.
I am not there. I do not sleep.
I am a thousand winds that blow.
I am a diamond glint on snow.
I am the sunlight on ripened grain.
I am the gentle autumn rain.
When you awake in the morning hush I am
the swift uplifting rush.
Of quiet birds in circling flight.
I am the soft starshine at night.
Do not stand by my grave and cry.
I am not there. I did not die.*

— Anonymous

Goodbye, Byron. We are going to miss your smiling face. •

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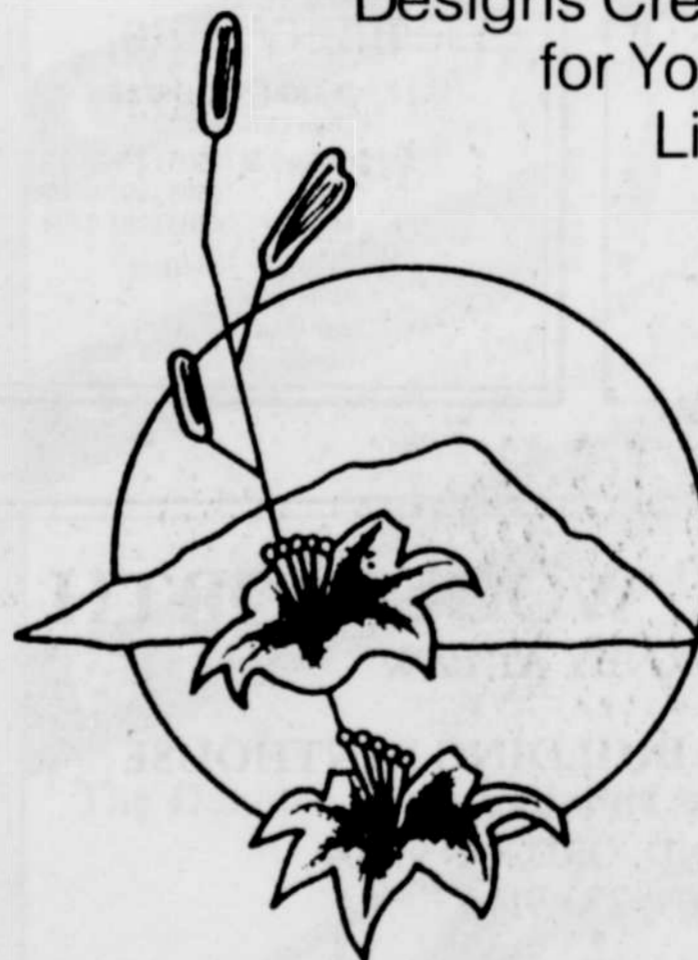
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