

Ask the hotline

Dear Hotline,

I am considering increasing my health insurance coverage but my insurance agent tells me I will have to take an AIDS test before they will approve my application for higher coverage amounts. Is this legal?

Waiting anxiously,
David

Dear David,

Unfortunately, Oregon law does not prohibit insurance companies from requiring an applicant for initial or increased coverage to provide the results of an HIV test before they choose



to insure him/her. But, according to the City of Portland/Multnomah County Metropolitan Human Relations Commission, there are some very important limitations:

- It is legal for the insurance company to ask if you have tested positive or have been diagnosed with AIDS or HIV disease. But, it is *not* legal for them to ask if you have taken an HIV test (*ie* have tested negative) or if you believe you might have AIDS.
- It is legal for them to require that you be tested before they agree to issue a policy or increase your coverage (AIDS may be considered a pre-existing condition) but they may do this *only* if an HIV test is being done as part of a series of tests or is medically indicated, and *only* if these same requirements are applied to every applicant for this same type of coverage (*ie* it is not legal to require an HIV test based on one's presumed lifestyle or sexual orientation).
- Also, testing must be done within the constraints of the rules passed by Oregon HB 2067 which requires informed consent.

Insurance regulations are often very complicated. If you need further information, call the Oregon State Insurance Commission in Salem at (503) 378-4271.

Dear Hotline,

Last year my lover died from AIDS and I have also gone through the deaths of several friends in the past few years. I am HIV positive but so far haven't had any physical illnesses. Despite my health, I find it harder and harder to face tomorrow, and all the support groups I hear about are for PWAs. I don't know where to go. Can you help?

Sincerely,
Edward

Dear Edward,

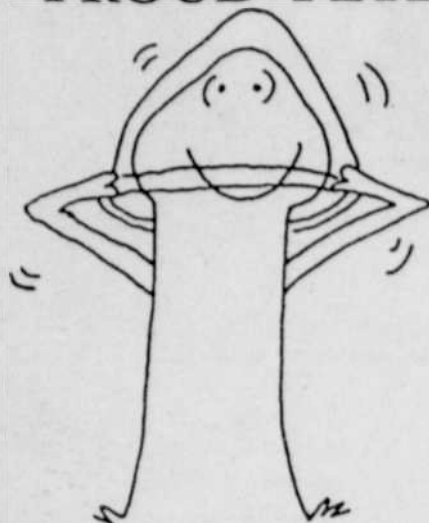
Here are a few things we can offer:

- Support: Cascade AIDS Project offers several different types of support groups, including one specifically for individuals who are HIV positive and another for those who have lost loved ones to AIDS. Give CAP a call at 223-5907 and ask for Jay Roberts.
- Books: Joanna Macy's book entitled *Despair and Personal Power in the Nuclear Age* isn't about AIDS but it might as well be. What it's about is taking control of your emotional well-being when external factors seem overwhelming. It's very good.

Also, if things get rough, give us a call at the Hotline. We are always willing to listen.

One last observation: humans hurt because they care. But if we block the hurt, we block the caring. Lack of emotion is not a sign of reason! We hope you will be able to continue to care about yourself and your friends. And we care about you.

PROUD PETE



Dear Hotline,

OK. This sounds dumb but, as my sixth grade teacher told us repeatedly, "Never be afraid you'll ask a dumb question. 'Dumb' is not asking." So here goes: How do you put a condom on?

Very sincerely,
Frank

Dear Frank,

Your teacher was absolutely correct. That's an incredibly smart question. Here's the answer:

- 1) When the penis is erect, remove the condom from its package (don't use your teeth or cut it open!) No penetration without putting the condom on — oral, anal, or vaginal.
- 2) Don't unroll the condom before putting it on.
- 3) Squeeze the tip of the condom between the fingers of one hand to keep air out of the end.
- 4) Press the condom against the end of the penis and unroll with the other hand until it covers the entire length. Don't penetrate any farther than the point where the condom covers the penis.
- 5) It's best not to ejaculate, but if you do, after ejaculation, but before the penis becomes limp, withdraw from whatever body opening you are in while holding the rim of the condom against the base of the penis so the condom doesn't slip off.
- 6) Remove the condom, dispose of it someplace safe (a garbage can, not under your pillow), and wash the penis with warm soapy water.

Important note: Use only latex condoms — and a water-based lubricant with Nonoxynol-9 is extra insurance (it will say on the box what you're buying). And practice a lot before you do it for an audience!

Dear Hotline,

I am a lesbian. I have never had sexual relations with a man, gay or straight. And I don't use drugs. Why should I personally worry about contracting AIDS?

Curiously,
Georgia

Dear Georgia,

A few facts:

- HIV can be transmitted during cunnilingus. Just how risky it is to ingest vaginal fluids is still an open question, but the mucous membrane that lines the mouth can absorb the virus.
- Menstrual blood is blood for the purpose of HIV transmission.
- Sex can be "as vanilla as Vanna" and still draw blood if enough friction is present. And often that blood isn't obvious.
- Blood in the saliva (*ie* from bleeding gums) makes saliva a higher risk body fluid.
- If a dildo is going to go in the body openings of more than one person, the virus

can be transmitted that way.

• And lastly, have you been either celibate or mutually faithful since, say, 1980 with someone who also fits your above description? If not, what you are doesn't matter... it's what you do and with whom you do it. Every time you have sex, you're having sex with everyone your partner has had sex with (or shared drugs with) in the past decade.

Although the prevalence of HIV in the lesbian community is likely much lower than that in the gay community, it is not non-existent. And what you don't know can hurt

you. If the dearth of data leaves you uneasy, be safe. If you'd like some tips on how to do that, give us a call.

The Oregon AIDS Hotline is a joint project of the Oregon State Health Division and Cascade AIDS Project. The Hotline is open seven days a week to answer your questions and provide referrals. Monday-Friday, 10 am - 9 pm and Saturday/Sunday, noon - 6 pm. Call 223-AIDS in Portland; 1-800-777-AIDS toll-free throughout Oregon and Southern Washington.



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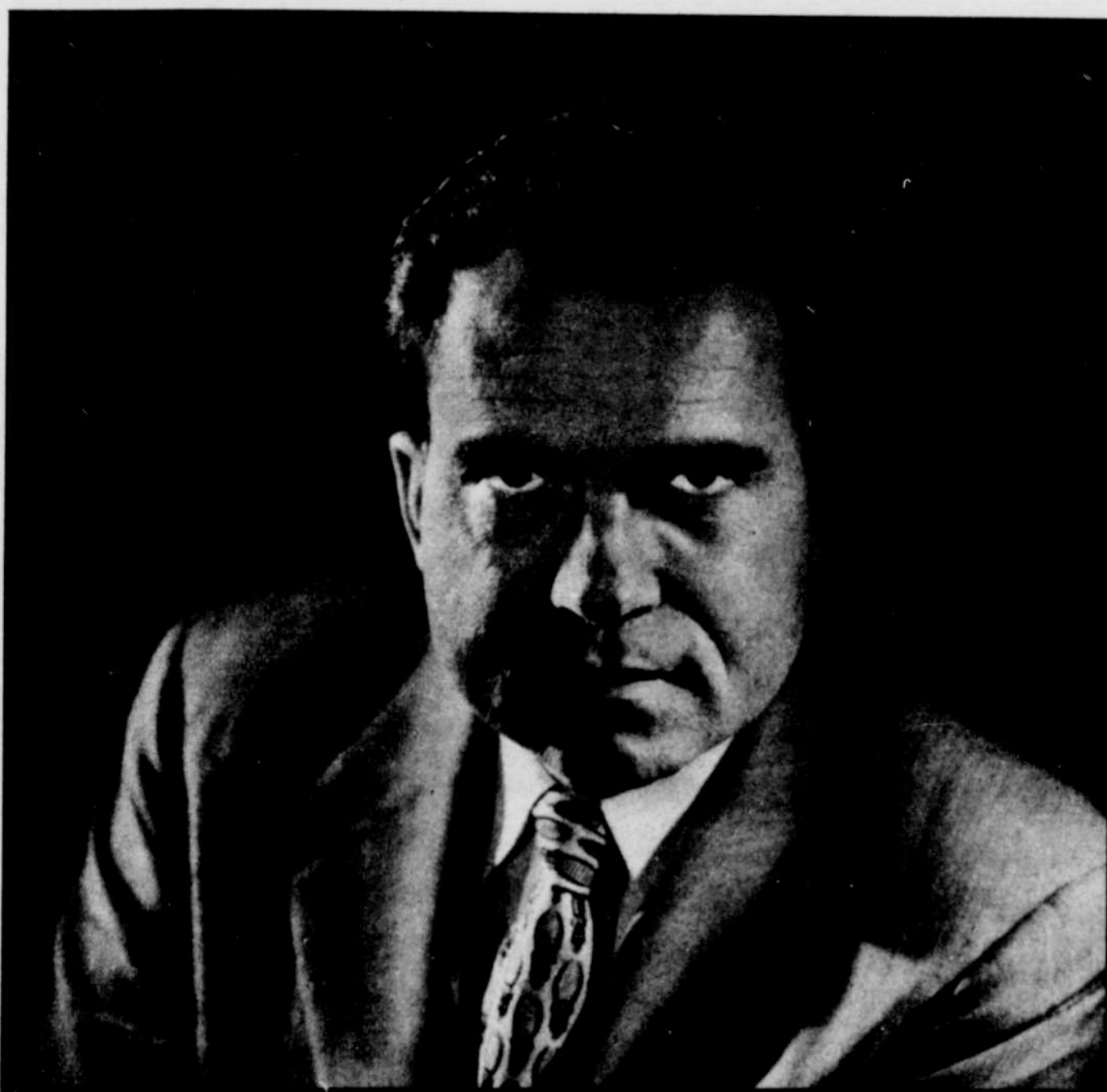
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