

# Frequently asked questions about a positive HIV test result

## **What does a positive result mean?**

This means you DO have HIV infection, but does NOT automatically mean you have AIDS.

## **What happens next?**

I will refer you to be seen by a specialist HIV team for an initial assessment. They will do more tests to find out if you need treatment at this stage.

## **What about telling my family?**

The general rule is that all medical information is confidential to you, so it is up to you to decide who to tell about a positive HIV test result and we will not inform anyone of the result unless you ask us to. If you want support in telling your family about your HIV status, the HIV team can advise you as they have experience in doing this.

## **Will my family or friends get HIV from me?**

There is no risk of passing HIV to your family or other people through regular household and social contact. However, it can be passed sexually so you will have to think about protecting your sexual partner from HIV by using condoms. The HIV team can provide more information about this.

## **Will my partner or my children have to be tested?**

The HIV team will advise you on this and will help to arrange to get your partner and/or children tested if it is necessary.

## **Will I have to tell my employer if I am HIV-positive?**

Once again, the HIV team will be able to advise you fully on this. There is no law that requires you to tell your employer that you have HIV. However, if your employer is made aware of your HIV status, it is important to know that people with HIV are protected from discrimination at work from the point of diagnosis under the Disability Discrimination Act. For some occupations, eg in certain healthcare settings, there may be a restriction on what you can do so that the risk of passing on HIV to patients is avoided. This is specialist area and there is specialist advice available for those who are healthcare workers.

## **What about mortgages or insurance?**

Many companies provide repayment mortgages for people with a range of long-term or serious medical conditions like diabetes or cancer, and this includes HIV because of the advances in HIV treatment.

Regarding new applications for life insurance, the 2008 guidance from the Association of British Insurers (ABI) and the British Medical Association (BMA) states that "Insurers may ask whether someone has had a positive test result, or is receiving treatment for HIV/AIDS" in a medical report form and doctors are expected to answer truthfully. This does not mean that you will not be able to get any life insurance cover, but you will probably have to go to a specialist insurer, it may be more costly and the cover may be limited.

However, if someone already has life insurance and is diagnosed with HIV, the guidance states "Existing life insurance policies will not be affected in any way by taking an HIV test, even if the result is positive. Providing that the applicant did not withhold any material facts when the life policy was taken out, life insurers will meet all valid claims whatever the cause of death, including AIDS-related diseases. Material facts the applicant might need to reveal include information about activities that increase the risk of HIV infection."