

# POSITIVE FINANCE: ACCESS TO INSURANCE FOR PEOPLE LIVING WITH HIV IN THE UK

Authors: Kat Smithson, Rosalie Hayes, Yusef Azad and Deborah Gold, NAT (National AIDS Trust), United Kingdom

TRANSFORMING  
THE UK'S  
RESPONSE  
TO HIV



## BACKGROUND:

People living with HIV need access to financial products such as insurance like anybody else. Financial resilience is crucial; it supports adherence to treatment<sup>1</sup> and provides long-term security for those who are increasingly living longer lives.

In the UK, legislation protects people living with HIV from discrimination when accessing goods and services.<sup>2</sup> However, there is an exclusion allowing insurers to legally subject disabled people to proportionate difference in treatment, where reasonable and based on relevant, current and reliable information. The Stigma Survey UK 2015 found that 1 in 9 people living with HIV had been refused an insurance product in the last 12 months.<sup>3</sup> NAT set out to identify how HIV status specifically impacts access to financial products.

## METHODS:

Between February and April 2017, NAT conducted research using a mixed methods approach involving an online survey and focus groups. The only criteria for participating in the survey and focus groups was that the individual must be living with HIV in the UK.

There were 202 eligible respondents to the survey. Of these, 16 participated in a focus group in London or Manchester. The survey was promoted through social media, the LGBT media, and UK organisations and services working with people living with HIV. Whilst the survey sample size was small, the demographics were fairly reflective of the population living with HIV in the UK.

“I WAS TOLD THAT THEY ONLY COVER FOR DELAYS AND MISSED FLIGHTS BUT NOT MY HEALTH.”

“...THE RATHER TACTLESS INDIVIDUAL JUST STATED THAT BEING HIV POSITIVE MEANT THAT I WAS NOT A SUITABLE APPLICANT FOR THE COVER.”

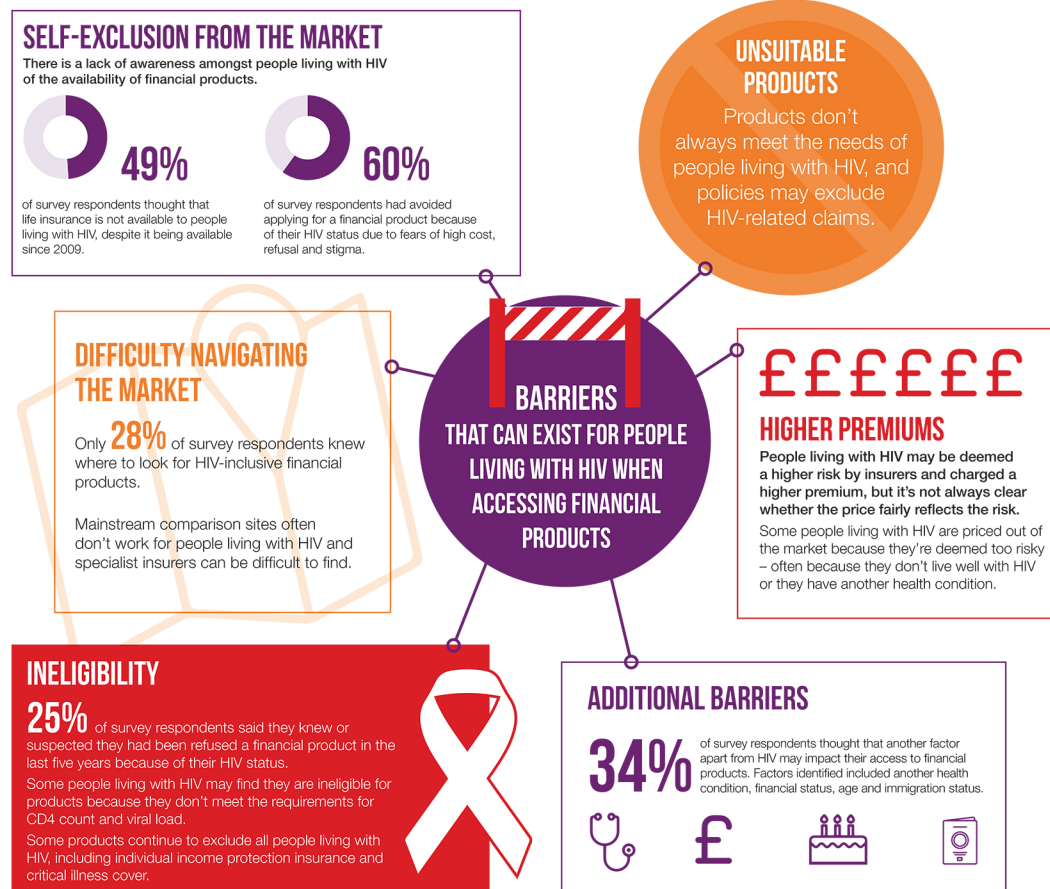
## FINDINGS: BARRIERS TO INSURANCE ACCESS AMONGST PEOPLE LIVING WITH HIV

People living with HIV appear to have no problems accessing general insurance products where medical information is not required, e.g. motor insurance, home contents insurance, buildings insurance, and pet insurance.

### ACCESS ISSUES WERE IDENTIFIED FOR:

- **Travel insurance:** increasingly accessible but quality of cover varies and premiums are usually more expensive for people living with HIV.

- **Life insurance:** has been available in the UK since 2009 but there is significant variation in prices and terms and conditions.
- **Individual income protection insurance:** currently unavailable to people living with HIV in the UK.
- **Critical illness cover:** currently unavailable to people living with HIV in the UK.
- **Private medical insurance:** availability varies between providers and some exclude covering treatment for HIV or related conditions.



## NEXT STEPS: HOW DO WE IMPROVE ACCESS?

1. HIV voluntary and community organisations (VCOs) can play a role in improving awareness amongst people living with HIV of what financial products are available to them.

“...YOU KIND OF WANT YOUR LOCAL SERVICE PROVIDER TO BE ABLE TO RELAY THAT INFORMATION TO YOU BECAUSE IT'S LIKE A SPACE WHERE YOU FEEL LIKE CONFIDENT IN TALKING ABOUT YOUR STATUS...”

2. The experiences of people living with HIV mirror those of people living with other long-term conditions and disabilities. A recent UK study found that 26% of disabled adults feel they have been charged more for insurance or denied cover altogether because of their impairment or condition.<sup>4</sup> HIV VCOs should coordinate with other organisations to identify common issues, ensure strategic working and a collective voice on improving access to insurance and other financial products.
3. Insurers should improve the customer journey for people living with HIV. This should include testing products and processes to ensure they are accessible, non-stigmatising and meet their needs.
4. Insurers should review their underwriting policies to ensure that they fully reflect the latest evidence, such as improvements in life expectancy and morbidity for people living with HIV and treatment information.
5. Insurers should make income protection insurance and critical illness cover available to people living with HIV.

“...THE PRICES QUOTED WERE SUFFICIENTLY PROHIBITIVE THAT IT ACTED AS A REFUSAL FROM MY PERSPECTIVE.”

6. The UK financial regulator should scrutinise how pricing decisions are made and consider whether insurers are failing to adhere to anti-discrimination legislation through their lack of transparency.
7. Where people with certain medical conditions or poor health are considered particularly high-risk, the government should consider whether a social policy intervention is required to ensure that these people can still access affordable cover.

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For more information email: [rosalie.hayes@nat.org.uk](mailto:rosalie.hayes@nat.org.uk)

<sup>1</sup> Burch, L. et al, 2014, 'Socio-economic factors and virological suppression among people diagnosed with HIV in the United Kingdom: results from the ASTRA study', Journal of the International AIDS Society, 17(4 Suppl 3):19533. | <sup>2</sup> Monaghan, K., 2013, Monaghan on Equality Law, Oxford University Press. | <sup>3</sup> Stigma Survey UK, 2015, HIV in the UK: Changes and Challenges: Actions and Answers - National Findings. Available at: <http://www.stigmindexuk.org/reports/2016/NationalReport.pdf>

<sup>4</sup> Scope (2017) Improving access to insurance for disabled people. Available at: [https://www.scope.org.uk/Scope/media/Documents/Publication%20Directory/Improving-access-to-insurance-for-disabled-people-\(August-2017\).pdf?text=pdf](https://www.scope.org.uk/Scope/media/Documents/Publication%20Directory/Improving-access-to-insurance-for-disabled-people-(August-2017).pdf?text=pdf)