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Medishield Life to cover HIV patients



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 The Straits Times
 By Linette Lai

WHEN it comes to health insurance, people with the human immunodeficiency virus (HIV) often find themselves in a dilemma.

The uninsured find it hard to get coverage, while those who are already insured fear that their policies may be voided if they make a claim.

But MediShield Life, which will start by the end of this year, will provide many in this group with proper insurance coverage for the first time.

"Most of us feel very trapped, because we're not sure how to go about making claims," said 29-year-old Avin Tan, who has gone public about his HIV status.

"Some (insurers) will tell you that as long as you have been diagnosed with HIV, you will not be able to make any claims at all." He has known of people with HIV who made successful claims, but also of others who had their policies voided, although the illness for which they were claiming was unrelated to HIV.

Most HIV-positive people keep their condition a secret, worried that insurance agents, who are often family friends, may alert others to their condition.

Health Ministry statistics from 2013 show that there are around 6,200 Singapore residents with HIV. About 450 new cases were diagnosed that year.

Typically, the disease is managed with medication that helps to control its spread. It takes between eight and 10 years for HIV to become acquired immune deficiency syndrome (Aids).

At this stage, many develop complications that require hospitalisation, said infectious diseases specialist Adrian Ong of Mount Elizabeth Hospital.

With proper treatment, however, most can expect to lead "long, normal and healthy lives".

Yet, none of the five Integrated Shield Plan (IP) providers - whose IPs cover two-thirds of Singaporeans and permanent residents - will cover HIV, even at higher premiums. The exceptions are if the virus was acquired through a blood transfusion or in the course of one's work as a medical professional, for example.

Currently, MediShield - the Government's basic health insurance scheme - excludes the treatment of any condition caused by HIV or Aids.

This means that if someone with HIV/Aids develops cancer as a result of his condition, he will be on his own, even though chemotherapy is covered by MediShield.

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But MediShield Life will lift this restriction.

Those with HIV/Aids can make claims, although they will have to pay premiums that are 30 per cent higher for 10 years.

"This will go a long way to alleviate the burden experienced by infected persons, as well as the stigmatisation of HIV infection in the country," said a spokesman for advocacy group Action for Aids.

Added Mr Tan, who is a manager with the group: "This is quite a big step for the Government. Hopefully, this will get private insurers to also come on board."

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