Trouble Indemnity

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The journal *Lancet* calls disqualifying all HIVers from life insurance—by assuming their mortality is much higher than neggies'—"unjustified." And new data show that, especially for those on life-extending HAART, it may be just plain stupid. From 1997 to 2001, Swiss researchers compared the death rate of 3,963 HIVers to the population's overall rate. Bernard Hirschel, MD, concluded that"successfully treated [250 CD4s after at least six months on meds] HIV positive and hepatitis C negative patients have a short-term mortality rate as low as, or lower than, that of [successfully treated] patients with cancer—a group that is able to obtain life insurance." The loophole? Short-term mortality was significantly higher in those failing HAART and in HIVers with hep C.