# Why Are Gay Men on PrEP Denied Disability and Life Insurance?

And yet those who don’t take the HIV prevention med can qualify for the policies.

February 15, 2018 By Trent Straube

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UPDATE: Spurred by the reports mentioned below, New York State said it will investigate whether the insurance denials to gay men amount to illegal discrimination. For more on that, read this New York Times article.

First the good news: Health insurance companies usually cover PrEP, or pre-exposure prophylaxis, an HIV prevention regimen consisting of the once-daily pill Truvada. Now the conflicting news: Gay men taking PrEP in order to remain HIV negative have reported they’ve been denied disability, life and long-term care insurance simply because they are on Truvada.

“It’s like refusing to insure someone because they use seat belts,” HIV researcher Robert Grant, MD, MPH, a professor at the University of California, San Francisco told The New York Times in an article titled “He Took a Drug to Prevent AIDS. Then He Couldn’t Get Disability Insurance.”

The article highlighted Philip J. Cheng, a urologist in Boston, who is gay and was denied lifetime disability insurance because he was on PrEP. He decided to stop taking Truvada and apply for a policy at a different company, which offered him the insurance.

Bennett Klein, a senior attorney and the AIDS Law Project Director at the Boston-based GLBTQ Legal Advocates & Defenders (GLAD), told the Times that he knew of 14 similar instances related to insurance denials.

Several weeks ago, Klein and Alex Weinstein, a legal assistant at GLAD, penned a commentary on the subject in Advocate.com, an LGBT publication.

“GLAD has heard directly about cases of discrimination by State Farm, Aetna, Metropolitan Life, John Hancock, Protective Life, Lincoln Financial, and many more,” wrote Klein and Weinstein. “We have sued Mutual of Omaha Insurance Co. for denying long-term care insurance to a qualified HIV-negative gay man because he uses PrEP. This is an industry-wide policy and practice. Gay men can either get insurance or they can forgo taking the best biomedical HIV prevention method in the history of an epidemic that has claimed so many lives.”

They go on to make the case that many insurers ignore the proven efficacy of PrEP and instead make moral judgments about and deny insurance to potential clients because of the sex they're having. And since most people on PrEP are gay men, this means the companies are discriminating against gay men who have anal sex.

As POZ explains in the PrEP section of our HIV Basics, scientists estimate that when Truvada is taken daily, it reduces the risk of contracting HIV by 99 percent or more among men who have sex with men (MSM) and 90 percent or more among women. (The risk reduction for women may very well be greater than 90 percent, but there isn't sufficient research available to refine the estimate. For more on that, click here.)

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