**LIFE INSURANCE FOR HIV**

Meta Description:

Life insurance policy covers available for patients diagnosed with human immunodeficiency virus (HIV).

Keywords:

life insurance for HIV, HIV life insurance, life insurance versus HIV

HIV and AIDS:

Human Immunodeficiency Virus, better known as HIV, is a form of retrovirus that attacks the human immune system. When the immune system is attacked by HIV, it goes down and is inactive, leaving the body open to be attacked by other infections with no antibody response.

When a patient is found to have HIV, they are diagnosed with Acquired Immunodeficiency Syndrome, or AIDS. AIDS is one of the most dangerous viral infections out there, with no cure in sight.

There are two kinds of HIV from which a human can get infected – acute HIV, whose symptoms include fevers, headaches, muscle aches, rashes, sore throats, swollen lymph glands, weight loss, coughs, and night sweats.

The other kind of HIV is chronic HIV. While most of the symptoms are similar, the onset period and shelf life of the disease are much longer than acute HIV. Distinct symptoms include oral yeast infections, shingles or herpes zoster, and pneumonia.

Antiretrovirals are the best treatment obtainable when affected with HIV, or AIDS.

Life insurance versus HIV:

HIV is shown to progress to AIDS only if left untreated. It is seen to take about eight to ten years for the transformation to happen. When it becomes AIDS, it is an indication that your immune system has been severely damaged by the virus.

But many people with HIV do live long and fulfilling lives, if not unrestricted. And a part of it has been attributed to life insurance organizations rolling out HIV life insurance policies.

Before helping you underwrite your policy, insurers generally would like a few questions answered about your overall health status.

They usually include your date of diagnosis of HIV, place of diagnosis, viral load, CD4 count, medication intake history, how you contracted HIV (drugs or unprotected sex, etc.), and if your general physician is aware about your condition.

By helping your insurer understand your condition, a win-win policy can help both of you. Qualifying for HIV life insurance is obtained via controlled CD4 counts, undetectable viral loads, and zero health complications. If you can secure your health, you can essentially secure your financial future with the right insurance policy.