**BETTER PROTECTION PLANS FOR HIV-POSITIVE PATIENTS**

Meta Description:

Insurance plans for HIV-positive applicants, and how to obtain them at low costs.

Keywords:

HIV, AIDS, life insurance, life insurance for HIV, health insurance, life insurance options for AIDS.

What is HIV?

Human Immunodeficiency Virus is a fluid-transmitted disease that attacks the immune system of the body, opening the person up to other infections and diseases. It is usually spread by exchange of bodily fluids from an infected person to a healthy person – most common during unprotected sexual intercourse. Such a disease contracted by a human is termed as Acquired Immunodeficiency Syndrome (AIDS).

As of today, no effective cure for the virus exists, and is not treatable as such. Antriretroviral Therapy (ART) is the most common medicine available for HIV, by which patients can live long and healthy lives, and prevent transmission of the virus. Effective methods of prevention in healthy beings include pre-exposure prophylaxis and post-exposure prophylaxis.

Life insurance for HIV patients:

With new and advanced medical breakthroughs happening as time goes on, along with amendments in state laws, the number of life insurance options for AIDS-diagnosed applicants are going up constantly. If the applicant has been confirmed having HIV, researching life insurance plans is a great first step to obtaining one at the right price.

If a life insurance policy has been purchased by an affected person before having been diagnosed with HIV, it is very much necessary to make sure the policyholder keeps it in force and not let it lapse; it is impossible to get a similar coverage in his or her future. Due to HIV being effectively incurable, health insurance policies are attached with a very high price tag as well.

The best way to obtain a life insurance post-diagnosis is to approach a high risk insurance specialist that provides cover term plants for individuals with severe health conditions such as AIDS. Another way is to purchase a guarantee issue life insurance that is available to individuals regardless of their health status. It provides limited insurance coverage, but does not involve the medical history of the applicant; he or she may be required to pay a higher premium rate for the policy as well.