

# Reactive does not mean positive

*By Dr Peter Bond, member of the Medical and Underwriting Committee of the Life Offices' Association (LOA)*

Although the 3-Elisa HIV screening protocol is recommended by the World Health Organisation (WHO) as a HIV screening procedure, it is also widely accepted in developed countries as a diagnostic testing protocol for HIV.

South African medical practitioners, however, need to be aware that in African countries, the 3-Elisa Protocol test result can be influenced by cross-reactions with other antigens and pathogens.

Concerned about the possibility of false positive test results, the HIV Testing Protocol of the Life Offices' Association (LOA) therefore wishes to strongly discourage medical practitioners from communicating reactive test results to life insurance applicants as positive. The result can only be interpreted as positive once follow-up confirmatory tests have been done.

The LOA member companies who request an HIV test for the purpose of underwriting an application, all follow the LOA Code of Conduct, which sets out the HIV Testing Protocol.

It is important that all medical practitioners understand that the tests performed for insurance purposes are screening tests and therefore not diagnostic. The term "positive" should therefore not be used until confirmatory testing has been performed.

This is true for screening tests using the 3-Elisa Protocol or the 4th Generation Combi Protocol.

With any reactive test result, the life company will inform the applicant that the test results have been submitted to the nominated doctor and a copy of the laboratory report, clearly marked "Private and Confidential", is sent to the nominated doctor. Included is detailed information aimed at assisting the medical practitioner in understanding how to interpret the test results, how to communicate with the patient and what to do next.

The life company concerned will pay for one counselling session at the LOA rate, but any further tests that may be undertaken will be at the client's own expense.

It is important that medical professionals read the information material included with the results, or consult the HIV Testing Protocol prior to consulting with their patient, particularly those who do not deal with this type of situation very often. The protocol can be found under Chapter 6 of the Code of Conduct and is available from [www.loa.co.za](http://www.loa.co.za). The HIV Testing Protocol has been compiled in conjunction with The National Pathology Group and various local experts.

The purpose of the HIV Testing Protocol is to ensure that the life industry follows the highest standards in all aspects of HIV screening of applicants for life insurance. This Code applies to all HIV tests performed by LOA member offices. It addresses issues such as identification, confidentiality, informed consent, pre- and post-test counselling, transmission of test results and accreditation of test kits and laboratories.