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PRESS RELEASE
1991 SEPTEMBER 26TH

INSURANCES EN
**PRESS RELEASE ON THE AGREEMENT SIGNED BY THE
PUBLIC AUTHORITIES AND INSURANCE COMPAGNIES**

At its plenary session of September 23, 1991, the National AIDS Council unanimously adopted an Opinion on the agreement recently signed by the public authorities and insurance companies. In this Opinion, the Council indicates its reservations on the accord. Firstly, the Council deplors the fact that the undertakings given jointly by Mr. Evin and Mr. Bérégovoy in March 1991 have not been respected. The Council finds that terms of the agreement recently signed are a cause for grave concern.

The Council's main criticism concerns the claim that the creation of a special policy for HIV-positive individuals would represent considerable progress. In actual fact, there is a risk that this progress may turn out to be illusory due to its extremely restricted scope (cover for home loans up to one million francs), but more especially its corollary : an almost total freedom is granted to companies to request HIV screening, if they think it necessary. In its present state, the text no longer offers any safeguard from the point of view of public authorities. The National AIDS Council further observes that if insurers commit themselves to offering a very specific (and in fact very limited) type of policy for HIV-positive individuals, the freedom they will have been granted will cover all forms of personal insurance (not only loan insurance but also various forms of life policy, including group policies and supplementary health insurance). We would thus find ourselves on a slippery slope that the National AIDS Council has always wished and still wishes to avoid.

In its Opinion, the Council is also critical of the questions it is permitted to put, the potential use of the replies in accepting or refusing a policy application, and the arrangements for preserving confidentiality.

The Council's position is stricter than that of associations defending HIV-positive individuals and those suffering from AIDS. That is due to the fact that the Council's duty is to defend, from the ethical point of view, the interests of the entire national community as regards both public health and individual freedom, and not simply the interests of a specific category of person, even if that same category is the main victim of the epidemic.