



LIBERTY

BLUE HEALTH COVER

World AIDS Day

LIFE INVESTMENTS HEALTH CORPORATE PROPERTIES ADVICE



'Getting to zero: Zero new HIV infections. Zero discrimination. Zero AIDS related deaths'

This is the theme for World AIDS Day (WAD) – commemorated on 1 December each year – from 2011 to 2015. The purpose of WAD is to raise awareness about HIV and AIDS all over the world. It provides an opportunity for public and private partners to inform people about the status of the pandemic and to share and encourage progress in prevention, treatment and care.

Explaining HIV and AIDS

HIV stands for the Human Immunodeficiency Virus. The virus attacks the body's immune system leaving it more vulnerable to disease. When the immune system is weakened, people can get serious infections and diseases that they may not normally get. These infections are known as opportunistic infections. Over time, as the immune system gets weaker and weaker an HIV-positive person develops AIDS (Acquired Immunodeficiency Syndrome).

HIV can be passed on by bodily fluids through sharing needles, breast feeding and unprotected sexual activity.



Africa is significantly affected by the AIDS pandemic

1. There are about 23.8 million HIV-positive people in Africa.
2. Of the 34 million HIV-positive people in the world, 69% are in sub-Saharan Africa.
3. 91% of the world's HIV-positive children are in Africa.
4. More than one million adults and children die from AIDS in Africa every year.
5. Worldwide, more than 60 million people have contracted the illness, and over 30 million have died from an AIDS-related cause.
6. 71% of the AIDS-related deaths in 2011 occurred in Africa.
7. Due to an insufficient supply of antiretroviral drugs and health care providers in 2010, only 5 million of the 10 million HIV-positive patients in Africa could receive treatment.
8. Because of the prevalence of AIDS in Africa, the average life expectancy in sub-Saharan Africa is 54.4 years of age. In some countries in Africa, it's below 49.
9. The pandemic has greatly slowed economic growth and social development in Africa, as hundreds of thousands of people are unable to work or receive an education.

But there is hope: knowing your status empowers you to help yourself and others

Early detection means that you can help yourself through early action and treatment. This doesn't only benefit you, but education and awareness makes it less likely that you will infect others. You can get tested for HIV at clinics, hospitals and doctors' rooms.

How treatment can help manage the virus

Antiretroviral drug treatments can greatly decrease the number of AIDS-related deaths by delaying the progression of the virus and allowing people to live relatively healthy, normal lives. Combination antiretroviral therapy (ART) prevents the HI virus from multiplying in the body. If the reproduction of the HI virus stops, then the body's immune cells are able to survive for longer and provide the body with protection from infections. The likelihood of transmitting the virus to a partner decreases substantially if the HIV-positive partner is on ART.

Liberty Blue Health Cover's disease management programme includes HIV and AIDS cover

The programme covers:

- Access to antiretroviral therapy based on internationally accepted treatment guidelines.
- Treatment for opportunistic infections, including Tuberculosis (TB).
- Vaccinations to prevent illnesses such as flu.
- Provision of approved multivitamins and other appropriate supplements to support the immune system.
- Treatment for the prevention of mother-to-child HIV transmission.
- Post-exposure prophylactic treatment for all members and their registered dependants, which reduces the chance of becoming HIV positive after possible exposure.



Getting tested and registering on the Blue disease management programme is simple

To register for the programme is free and easy. Any HIV positive person can register whether they require ARVs or not. We respect your right to confidentiality and will not discuss your information with anyone without your consent.

Follow these steps to register on the programme:

1. Together with your doctor, complete a disease management form. The form can be downloaded at www.libertyhealthblue.com or collected from your local office.
2. Submit the completed form to your local office.
3. Once we have authorised your application, we will notify you and your doctor.
4. Your doctor will perform an initial status test followed by a blood test, and depending on the results, may put you on a treatment programme. In this case your doctor will give you a script so that you can collect your medicine from your local pharmacy every month.
5. Your doctor will submit treatment claims to the local office. Each claim will be matched against the registered treatment and paid from the relevant benefit.
6. If your doctor changes your treatment, you or your doctor should notify your local office by faxing or emailing a clinical report and new prescription.



If you are pregnant and HIV positive, we will cover the costs of treatment to prevent transmission to your child

If you are pregnant, it is important to know your HIV status as soon as possible to prevent transmission to your unborn child. If you have tested HIV positive, you will need to register for the disease management programme by following the same steps listed earlier. In addition to the standard Liberty Blue Health Cover HIV benefits, we encourage you to make use of a few additional benefits that can greatly reduce the chance of you transmitting HIV to your child:

- We will provide you with treatment even if you are in the very early stages of infection, as this will help to reduce the risk of transmitting the virus to your child.
- You can choose to have a Caesarean section when you give birth - it is estimated that this can reduce the risk of transmission by about 70%.
- Your newborn baby will be put on treatment immediately from birth.
- If you do not wish to breastfeed, we will cover the costs of milk formula for six months. This further reduces the risk of transmission.



Need more information?

Visit www.libertyhealthblue.com for the contact details of your nearest in country office.

Sources:

- World AIDS day
- Avert Statistics
- Liberty Blue Health Cover
- Do something
- Avert
- amfAR, The Foundation for AIDS Research
- World Health Organisation