

# House Research Act Summary

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## Overview

This act deals with clinical trials of a vaccine against the HIV virus. The vaccine uses a synthetic substance designed to cause the immune system to develop antibodies against the HIV virus. The vaccine itself does not contain the virus. People who participate in these clinical trials will, if the vaccine works, develop antibodies to the HIV virus. When insurance companies test applicants for life, disability, and other types of insurance, they test for the HIV virus by testing for the presence of HIV antibodies. This act requires insurers to use a special procedure before making adverse underwriting decisions on participants in these vaccine clinical trials.

- 1 HIV tests; vaccine research.** Paragraph (a) prohibits insurance underwriting decisions based solely on a person's participation in an HIV vaccine clinical trial. Paragraph (b) deals with HIV tests required by insurers for underwriting purposes. This paragraph prohibits insurers from making an adverse underwriting decision based on a test that is positive for HIV antibodies, if the person tells the insurer that the person is a participant or former participant in the vaccine clinical trials. In that case, the insurer must wait until receiving a confidential certificate from the research sponsor, indicating whether the person actually has the HIV virus, as opposed to having only vaccine-induced antibodies to the virus. Paragraph (c) provides that this act does not apply to tests other than those described in paragraph (b). Paragraph (d) provides that this act does not apply to persons already confirmed as having the HIV virus. Paragraph (e) defines the terms "vaccine clinical trial" and "sponsor."