HIV Positive and Need Life Insurance?

Here's good news: Companies are reconsidering their previous stance.

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Late last year, Prudential Financial Inc., one of the nation's largest insurance companies, broke from the pack and began offering people living with HIV who are otherwise healthy 10- or 15-year-term policies they could later convert to permanent policies.

Not so long ago, most life insurers refused to sell anyone living with HIV any policy that offered more than minimal coverage. Indeed, some insurance companies continue to deny this population life insurance. But increasing life expectancy for HIV-positive people has bettered the chance for those living with the virus to get a policy approved.

Generally, companies that distribute and sell life insurance to HIV-positive people require that they meet basic requirements to qualify for coverage, such as sticking to their medication schedule, being free of complications from HIV, maintaining satisfactory CD4 levels and successfully suppressing their viral loads.

But if you fall short of these basics—and other difficult-to-meet medical underwriting guidelines—there are other ways to get life insurance coverage if you're HIV positive. Some employers offer group employment life insurance, or you can find high-risk insurers who specialize in covering people with severe illnesses. In addition, guaranteed life insurance is available for everyone, usually without requiring that you give your medical history. But be prepared for the price tag, because these policies are usually expensive.

Typically, if you have HIV, you can expect to pay premiums three to five times greater than what a healthy person would pay. But you can lower your cost by buying a policy with a reduced death benefit, according to independent insurers.

In addition, some companies offer specialized life insurance to people with critical illnesses. While some require a medical exam, some don't, and what's covered in their policies can vary.

The key to getting the best deal suited to your circumstances, however, is the same as when you're looking for any other service: Shop around.

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