

1 **RESOLUTION #22-06**

2 **ENTITLED:** USPSTF Guidelines, Genetic testing, Pre-exposure Prophylaxis (HIV) and Access to Life
3 and Disability Insurance

4 **SUBMITTED BY:** Bernard Richard, MD, FAAFP

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6 WHEREAS, The United States Preventative Services Task Force (USPSTF) recommends
7 that primary care clinicians assess women with a personal history of breast, ovarian, tubal
8 or peritoneal cancer or who have a genetic associated breast cancer susceptibility, BRCA
9 1 or 2 gene mutations or answer positively appropriate brief familial risk assessment tool
10 undergo genetic counseling and if indicated, genetic testing. These individuals may not
11 qualify to have life or disability insurance, and

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13 WHEREAS, the USPSTF recommends that clinicians offer pre-exposure prophylaxis,
14 (PrEP) with effective antiretroviral therapy to persons who are at high risk of HIV
15 acquisition. Black/African American people account for a higher proportion of HIV
16 diagnosis and people with HIV, compared to other races and ethnicities. These individuals
17 may not qualify to have life or disability insurance.

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19 WHEREAS, discrimination regarding disability and life insurance worsens
20 intergenerational inequalities which lead to worse overall health outcomes, now therefore,
21 be it

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23 RESOLVED, that the Indiana Academy of Family Physicians adopt policy that patients on
24 medications for prevention of, including, but not limited to, HIV prevention and also those
25 who have positive genetics for potential future health problems not be disqualified from
26 obtaining or receiving claims payments from disability or life insurance, and be it further

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28 RESOLVED, that the Indiana Academy of Family Physicians encourage state legislation
29 for those patients on medications for, including but not limited to, HIV prevention and those
30 who have positive genetics for potential future health problems not be disqualified from
31 obtaining or receiving claims payments from disability or life insurance, and be it further

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33 RESOLVED, that the Indiana Academy of Family Physicians submit a resolution asking
34 the American Academy of Family Physicians to modify its "Coverage Equity for Drugs,
35 Testing, Procedure, Preventative Services, and Reproductive Technologies" policy to add
36 life insurance and disability insurance coverage policies.