

URINALYSIS AS PRELIMINARY SCREEN  
BEFORE APPLYING HIV BLOOD TEST  
AND RELATED CONFIDENTIALITY REQUIREMENTS

BULLETIN 90-7

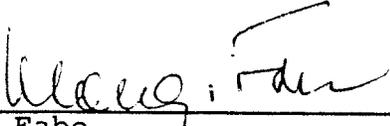
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This Bulletin is intended to provide guidance in interpreting and applying the provisions of Section 3901.46 of the Ohio Revised Code with respect to the use by insurers of urinalysis procedures as a preliminary screen before the use of HIV blood tests and with respect to related confidentiality requirements.

Urinalysis procedures may be utilized by insurers as a screen to determine whether particular applicants should undergo an HIV blood test, provided the urinalysis procedure satisfies the following four conditions:

1. That such procedures are utilized only as a preliminary screen to determine whether an HIV blood test should be requested;
2. That a positive indication from such urinalysis procedures of the presence of HIV antibodies is not accepted by insurers as an ultimate determination of the presence of such infection;
3. That before urine samples are obtained such insurers provide written notice to applicants that urinalysis procedures will be utilized as a preliminary screen for HIV antibodies. The written notice shall inform the applicant of the purpose of the urinalysis. The notice must explain the procedure for notifying the applicant of the results, that the result will be confidential, and that if the result of the urinalysis screen is positive, an HIV blood test must be taken before an ultimate determination of the presence of such infection may be made by the insurer. The written notice must also provide a reference for further information concerning AIDS. (e.g., for more information about AIDS call the Columbus AIDS Hotline at 1-800-332-2437);
4. That such insurers apply the same confidentiality protections to the results of such procedures as are imposed by Section 3901.46(C) 1, 2, 3 of the Ohio Revised Code. Insurers may not disclose the results of a urinalysis to any medical information exchange, including the Medical Information Bureau.

Accordingly, insurers doing business in Ohio may utilize such urinalysis procedures as a screen to determine whether particular applicants should undergo an HIV blood test, provided that each of the four conditions specified in the foregoing paragraph of this Bulletin is fully satisfied.

  
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George Fabe,  
Superintendent of Insurance