SUMMARY

Senate Bill 221 would require all health insurance plans governed by California law to provide medical treatment for lipodystrophy, a disfiguring side-effect of lifesaving, but highly toxic, HIV medications.

BACKGROUND/EXISTING LAW

HIV antiviral medications, commonly known as “triple combination therapy” or “the cocktail,” revolutionized AIDS care in the 1990s, extending the lives of people with HIV. These medications, no longer prescribed, also can result in lipodystrophy, the abnormal distribution of body fat. The condition creates “visible disfiguring and stigmatizing morphological changes” in body shape and appearance, causing profound physical and psychological harm to people with HIV.

PROBLEM

Lipodystrophy results in both abnormal accumulations of fat and abnormal loss of fat. Abnormal fat accumulation may manifest as a significant fat pad on the (colloquially called “buffalo hump”), fat accumulation around the front of the neck and under the chin (colloquially called “horse collar”), and increased abdominal girth. Abnormal fat loss occurs most prominently as wasting in the nasolabial folds of the face as well as in the limbs.

Lipodystrophy has severe physical and psychosocial consequences. Fat accumulations on the neck can cause pain, headaches, restricted movement, inability to sleep, and spinal and postural problems. In addition, substantial medical literature concludes that lipodystrophy results in “impaired quality of life in both men and women with HIV,”2 including depression, isolation, poor social functioning, and increased stigma associated with HIV. One medical study described facial wasting as "a scarlet letter" disclosing a person's HIV status3 while another report observed that patients with facial wasting feel that they have the word "AIDS" permanently written on their face.4 The stigmatizing impact of lipodystrophy has caused patients to discontinue their HIV medications.5 This in turn can lead to strains of HIV that are resistant to treatment.

While there are inexpensive, effective medical treatments for lipodystrophy, insurers routinely deny claims for treatment on the basis that they are cosmetic and not medically necessary.

SOLUTION

Effective medical treatments for lipodystrophy include liposuction to remove accumulated fat and injectable facial fillers to correct facial wasting. Insurers routinely deny claims for these services on the grounds that they are cosmetic. People with HIV should receive treatment to correct the harmful side effects of their medications. The Massachusetts Center for Health Information and Analysis (CHIA) reported in May 2014 that coverage for this benefit in Massachusetts would result in an annual increase, over five years, to a member’s monthly premium of between $0.01 (0.000%) and $0.10 (0.02%) per year.

Support

- Equality California (sponsor)

FOR MORE INFORMATION

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Sources: