

What is HIV/AIDS?



What is HIV?

HIV stands for human immunodeficiency virus. HIV is a retrovirus that infects cells of the human immune system (mainly CD4-positive T-cells and macrophages—key components of the cellular immune system) and destroys or impairs their function. Infection with this virus results in the progressive depletion of the immune system, leading to immunodeficiency.

The immune system is considered deficient when it can no longer fulfil its role of fighting off infection and diseases. People with immunodeficiency are much more vulnerable to a wide range of infections and cancers, most of which are rare among people without immunodeficiency. Diseases associated with severe immunodeficiency are known as opportunistic infections because they take advantage of a weakened immune system.

What is AIDS?

AIDS stands for acquired immunodeficiency syndrome and describes the collection of symptoms and infections associated with acquired deficiency of the immune system. Infection with HIV has been established as the underlying cause of AIDS. The level of immunodeficiency or the appearance of certain infections are used as indicators that HIV infection has progressed to AIDS.

What are the symptoms of HIV?

Most people infected with HIV do not know that they have become infected. Immediately after the infection, some people have a glandular fever-like illness (with fever, rash, joint pains and enlarged lymph nodes), which can occur at the time of seroconversion. Seroconversion refers to the development of antibodies to HIV and usually takes place between one and two months after an infection has occurred.

Despite the fact that HIV infection often does not cause any symptoms, a person newly infected with HIV is infectious and can transmit the virus to another person. The way to determine whether HIV infection has occurred is by taking an HIV test.

HIV infection causes a gradual depletion and weakening of the immune system. This results in an increased susceptibility of the body to infections and cancers and can lead to the development of AIDS.

When does a person have AIDS?

The term AIDS applies to the most advanced stages of HIV infection. The majority of people infected with HIV, if not treated, develop signs of AIDS within eight to 10 years.

AIDS is identified on the basis of certain infections. Stage I HIV disease is asymptomatic and not categorized as AIDS. Stage II (includes minor mucocutaneous manifestations and recurrent upper respiratory tract infections), III (includes unexplained chronic diarrhoea for longer than a month, severe bacterial infections and pulmonary tuberculosis) or IV (includes toxoplasmosis of the brain, candidiasis of the oesophagus, trachea, bronchi or lungs and Kaposi's sarcoma) HIV disease are used as indicators of AIDS. Most of these conditions are opportunistic infections that can be treated easily in healthy people.

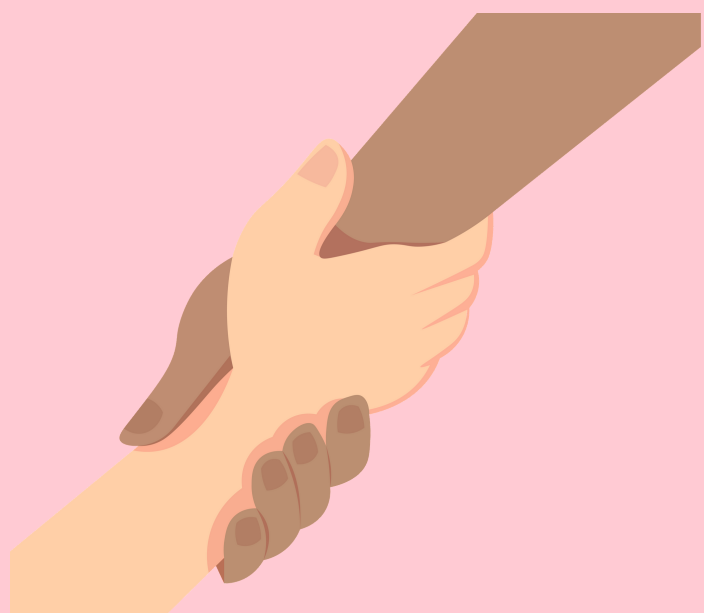
Just Diagnosed With HIV?



You are not alone. More than ever, the support for persons living with HIV is growing and a large family of close-knit teams across different sectors and disciplines are here to make sure you are well supported.

When you reach out for support, you can find people who want to help. Contact support@afa.org.sg

Watch a video of publicly out individuals Adrian Tyler and Calvin Tan here: <https://www.youtube.com/watch?v=vZdb58FFkUc> (Video by Our Grandfather Story)



First Steps

If you're lost and scared, you're not alone. Many of us who went through, and experienced similar situations as you. We are here to help and support you every step of the way. The easiest way to start this process is to contact one of the support team members above.

I'm ok. You're ok. We'll be ok. – Keep coming back to this.

If you are not on HIV treatment already and are considering it but don't know where to start, you're at the right place.

When Should I Start?

As soon as possible.

All the debate about when to start HIV treatment has changed, and now the World Health Organization, along with our own medical centres and experts insist on immediate initiation of treatment.

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www.afa.org.sg

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Start treatment early for a better quality of life



Feel better physically



Peace of mind



Viral load suppression



Less worried about your medical prognosis



Less worries when having sex

Why get on HIV medications? For starters, you'll feel better physically, especially if you were diagnosed after HIV had already damaged your immune system. Within weeks (or a few months at most), any opportunistic infections -- and the mysterious fatigue that you ignored for months (yes, I'm talking about me again) -- will most likely disappear.

Second, you'll get peace of mind. Yes, you have HIV, but you are dealing with it -- and taking the first and most important step in regaining a normal life.

Third, the new antiretroviral regimens reduce viral load to undetectable very quickly (often within two to three months), which will make you much less worried, not only about your medical prognosis, but also about having sex.

Medical Steps

HIV treatment options in Singapore have greatly improved over the last 2 decades. As a result, the level of care has increased dramatically. HIV medication costs are now comparable, if not better than some treatment centres at leading hospitals in the region.

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What Happens Next?

If you're ready to take the next step here are the steps to enrol in a medical centre as well as to initiate treatment.

What Are My Options?

The first thing to consider is whether you want to seek care locally or overseas. If you are a foreigner who has recently been diagnosed with HIV, and needs to transit back to your home country, we can help you connect to a community HIV service centre like ourselves in your home country. Simply reach out to one of our support workers above for assistance.

Overseas

Local

Medical Information

This is probably the biggest benefit to seeking care overseas. Your medical information remains confidential in the country you're seeking care in, and you remain anonymous in Singapore.

Your medical information will be submitted to the Ministry of Health and it will enter into a registry. Your information will remain confidential, however, you will no longer be anonymous.

It may sound scary, but in actual fact, the impact on our daily lives are minimal.

Your company, insurer and family will not have access to this information.

It remains within the hospital you're seeking care at, and since the HIV data leak in 2019, the Ministry of Health have improved its security to prevent similar incidents from happening in the future.

Safety

There are very well-established treatment centres in the region.

If you are a foreigner and need to connect with a hospital in your home country, we can help you too.

The 4 main hospitals

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Overseas

Local

Proximity

There are facilities that are frequented by many all the way from Johor Bahru, Kuala Lumpur to Bangkok.

There are 4 government and 3 private hospitals and treatment centres across the island that you can pick from. They are:

West

Government

- National University Hospital (NUHS)

Central

Government

- Singapore General Hospital (SGH)
- National Centre for Infectious Disease (NCID) (Formally CDC)

Private

- Dr Tan & Partners (DTAP)
- Rophi Clinic (Mount Elizabeth Novena)

East

Government

- Changi General Hospital (CGH)

Private

- SHIM Clinic

Cost

Cost to treat HIV/AIDS can be very complex and the table below only illustrates an example of someone who requires basic treatment. The cost listed only includes medical care, consultation and related blood test.

Medication is a separate cost.

First visit ranges from \$600 to \$2400.

Subsequent visits averages between \$400 to \$2000 per visit.

First visit ranges from \$0* to \$400

Averages \$200 to 400 per visit

Access

These costs are after heavy subsidies provided to all Singaporeans and permanent residences. They are only applicable to government-linked hospitals listed above.

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Overseas

Local

Cost



For those with lower incomes, there are several government schemes that can help to pay up to 100% of all cost. No one gets left behind.

MoH has recently subsidized HIV medication by 50-75% Click on the link below for details and more information
<https://www.moh.gov.sg/cost-financing/healthcare-schemes-subsidies/drug-subsidies-schemes>

In a private clinic, expect to pay between \$400 to \$1200

*Additionally, if you make the appointment through AfA, we are able to provide another \$200 of subsidy for your first visit. Our volunteers who are living with HIV also qualify for other subsidies too. For more information refer to the section below.

Insurance



Hospitals in Bangkok will accept private company's insurance and personal health insurance.

Currently private insurers in Singapore only cover HIV treatment and management if you contracted it via occupation e.g. needle prick

Government insurance or Medishield Life covers up to \$50,000 for the lifetime of a person.

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Learn more at
www.afa.org.sg

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Making Your First Appointment

Whether you have chosen to make the appointment locally or at an overseas treatment centre, we are able to help you.

If you have received your result at ATS you are eligible for a financial subsidy to offset some of the costs of your first consultation. The ATS clinic manager will help you to make your first appointment.

What to Expect

Road to Undetectable Viral Loads

After starting HIV treatment, it lowers the level of HIV (viral load) in your blood. When the levels of HIV in your blood is extremely low (below 200 copies ml), it is referred as Undetectable viral load. It is also known as Virally Supressed. It would usually take around 6 months for the viral load to become Undetectable. When you achieve an undetectable viral load, it cannot be passed on sexually but your doctor needs to confirm this based on your tests. Being undetectable does not protect you against other sexually transmitted infections (STI). In order to achieve an undetectable viral load, you have to adhere to medication and treatment and be in regular contact with your health care provider.

Financial and Subsidies

The first thing to consider is whether you want to seek care locally or overseas. If you are a foreigner who has recently been diagnosed with HIV, and needs to transit back to your home country, we can help you connect to a community HIV service centre like ourselves in your home country. Simply reach out to one of our support workers above for assistance.

AfA offers several subsidies to offset some of the costs of HIV treatment. These are as below:

AFA SUBSIDIES

- Paddy Chew Welfare Fund - A tiered fund available to HIV positive persons who volunteer their time with AfA
- Emergency Workforce Fund - A fund that addresses workplace discrimination that HIV positive persons might experience.
- Pregnant Mothers' Fund - Available to HIV positive women to cover their treatment costs during their pregnancy to prevent mother to child transmission of the virus
- Care for The Family Fund - Available to needy HIV positive persons through a recommendation from their social worker.

For eligibility and details please contact Anwar Hashim (Senior Manager, Coordinated Care at AfA)

Living Well with HIV



Staying on track



Once you are stable on treatment -- taking HIV medications consistently, with undetectable virus -- it is very unlikely that you will have a treatment problem. But it is critical to follow your providers' instructions on the frequency of these tests by making sure that you make and keep all requested appointments.

Finally, note that lots of people have "blips" in viral load (occasional viral load levels of 50 to 200, which usually vanish at your next test), especially when they are stressed or suffering from a cold or the flu. Your doctor should request a follow-up viral load test shortly after such a blip to make sure it is nothing more serious but rest assured that the vast majority of these blips mean essentially nothing medically. As long as you continue regularly taking your medications, you should soon be undetectable again.

For a relatively small number of people, low-level virus of fewer than 200 copies/mL may persist over time, but these individuals generally remain healthy -- and U=U still applies to them, since the landmark studies that established U=U used viral load tests that counted undetectable as any viral load below 200.

Mental Health



Take things one step at a time, one day at a time, one hour at a time. Breathe. There is no need to deal with everything at once. But take some small steps. Congratulate yourself for those steps.

Talking about what is in your head is much healthier than keeping it all bottled up. Sharing the burden of your diagnosis with other people, especially other people with HIV, who have experienced very similar emotions and thoughts are very helpful.

96% of people in 1 study said they had told at least 1 person about their HIV-positive status.

Source: Journal of the International Association of Physicians of AIDS Care, 2012

Sharing helps. Studies show that people who tell family members about being HIV-positive do better with treatment than people who don't share their status.

Living Well with HIV



Support Group



Support groups can be extremely powerful, and in surprising ways. As someone who is newly diagnosed, seeing a group of people who are confidently and happily living with HIV can be one of the best ways to advance your own thinking. That kind of mutual support makes everyone feel better.

Check out a local HIV support organization or a site like Meetup to look for HIV support groups. If support groups are not readily available in your area, searching out articles and online testimonials on reputable HIV websites can also make you feel more part of a community of strong and positive (in both senses of the word) people.

To join an AfA run support group for newly diagnosed persons or a peer support group contact support@afa.org.sg

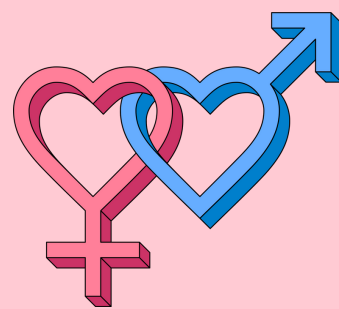
Therapy and Counselling



Therapists can help you get out of your own personal mental gymnastics and see that the world is not actually ending. At least for me, some short-term therapy was incredibly helpful both in coping with the immediate trauma of the diagnosis, and in pushing beyond my initial catastrophic thinking into a more rational and positive outlook.

You'll need a therapist who is sympathetic to your sexuality and your HIV status. You can search for therapists on a site like Psychology Today -- put in your zip code, then filter the results by whatever factors matter most to you, and if they work with your insurance provider. Many insurance policies have quite poor coverage for therapy -- often with a high deductible or low payments that therapists don't accept. However, there are free or discounted options through local HIV support organizations; ask around.

Sexual Health



If you got HIV through sex, then the inner critic will probably spin some old sex-negative (and gay-negative) thinking into those dark thoughts I described above. Once again, push back on this.

Sex is a critical part of life. You deserve to have it, and you should have it. And, once you have an undetectable viral load (see below), the fear of infecting others should -- and will -- melt away. Be safe, stay free of other diseases, but embrace sex.

If you are still having condomless sex (no shame here) you need to be careful of other sexually transmitted infections (STIs). Test for them regularly and get them treated. An untreated STI can lead to complications and damage your health and sexual reproductive organs. It can also reverse all the hard work you have put in to maintain good health after being diagnosed with HIV.

Living Well with HIV



HIV, of course, is a sexually transmitted infection (STI). But it's often not the only one that an HIV-positive person has to think about. Having an undetectable HIV viral load means that you have no risk of transmitting HIV—but you can still acquire or transmit other STIs. In fact, STIs are common among people with HIV, particularly (and increasingly) gay men. But most are easy to detect and treat. Good thing, too, because if they're left undiagnosed and untreated, many STIs can become serious; HPV, for instance, is a major cause of cancer in HIV-positive people.

There's great information and advice available for HIV-positive people about STI prevention and treatment, whether you're a gay man, a woman, or anyone betwixt and between.

It's very important that you find a doctor you are comfortable with talking about your sexual history. We can link you up with one too.

Physical Health



Diet, hydration, rest and exercise are essential aspects of good health. Many people use this time after being diagnosed as HIV positive to change their lifestyle and habits. If your immune system is now weakened, it is also especially important to take care of your body.

Good nutrition — eating the right foods in balanced amounts — can bring many health benefits. It can even help reduce the inflammation associated with HIV-related health issues. Simple dietary changes (e.g. consuming less oily and salty food, drinking more water daily) can often help you avoid taking additional medications that may interact with your HIV medications or potentially cause their own side effects.

Speaking of pills, many people consider vitamins, minerals and other supplements to be an essential part of their daily diets. HIV experts tend to agree, however, that dietary supplements are not automatically a good idea and that it's important to speak with your doctor before taking supplements while you're on HIV meds in case of potential interactions.

Sleep is important to our bodies' recovery and immune system. Many people who are newly-diagnosed with HIV have a period of insomnia or restless nights because of the emotional stress. If you are experiencing it too, don't worry. Your sleep will improve as your worries decrease, and your worries will decrease as your sleep improves. You will get there. Just ride it out.

The key to good sleep is to not have an active mind for an hour or two before bed; You can try calming activities like listening to soft music, doing light chores, hanging out with your pets or meditating. Keep your mind off stressful thoughts, you can entertain them tomorrow! If you still can't fall asleep even after giving an honest effort, get up and do something instead of being frustrated about it. You'll be able to sleep easier tomorrow after you tire yourself out.

Living Well with HIV



We all know exercise is good for us. If you've been feeling down, the rush of endorphins (one of your brain's natural "happy chemicals") from exercising will lift your mood. Being around people whether at the gym, park or beach will also help make us feel less isolated and more connected. Exercise can:

- help you keep "muscle mass," which people with HIV can lose
- keep your bones strong to avoid osteoporosis — a weakening of the bones
- boost your energy level, reduce stress and improve sleep
- improve your appetite but also help you lose weight!

Financial Health



You may or may not already have a financial plan or the assistance of a financial advisor. As a person living with HIV, here are several things you should take note of.

Everyone should set aside readily available cash equal 3-6 months of their expenses as an emergency fund in case of unemployment. This should include the treatment costs for your chronic illnesses, such as HIV. If your financial situation ever changes, don't be afraid to reach out for financial assistance. It is important that you do not discontinue treatment.

One key factor of financial health is maintaining a steady income. Unfortunately, we still do hear stories of people who have faced discriminatory practices or stigma from colleagues due to their HIV status. Under Singapore's laws, you are protected from having to disclose your HIV status to your employer, or would-be employer if you're applying for new jobs, unless it has a material impact on your ability to perform the job (e.g. as a medical staff). If you are a student receiving any scholarship, it is also wise to not disclose your status.

Life and medical insurance in Singapore for people living with HIV is still really tricky right now, which is why it is important to have a financial advisor to whom you can be open about your status to help you navigate. Here are some things we do know:

- If you are looking for new insurance coverage, many insurers would likely reject your application, or require too many illness exemptions or too high a premium for it to likely be worth paying for. However, you must declare your HIV status in your application as not doing so is considered an act of fraud. You can still apply for accident and hospitalisation insurance, saving plans or other policies that do not need medical underwriting.
- Your existing policies would likely contain an exclusion clause on claims from treatment of HIV or "related complications". The definition of what is considered related is vague and can be as wide as any terminal illness so long with the presence of HIV in the body. However, do not surrender or let lapse your policy rashly. Consult your financial advisor before deciding if discontinuing the policy is appropriate.

Until the situation changes in Singapore where insurers are willing to provide coverage for HIV positive persons, a good idea is to "Self-Insure". To self-insure is to estimate the possible medical expenses you may require after retirement (not just for HIV treatment, but for all costs that insurance would have covered), and building up some funds for this highlighted purpose during your employed years. Saving and investing money for the future is a profound topic that is customized to the individual based on their financial goals, risk appetite and available resources. If you rely on a financial planner, you should bring up these potential medical costs as part of your retirement planning discussions.

Living Well with HIV



Overall Quality of Life

The disease is just a disease. "Living Well with HIV" isn't just about solving problems that came with the disease, it's about thriving with it. You can become a stronger, better and happier version of yourself by:

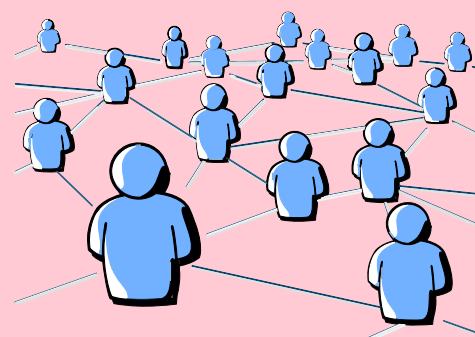
Loving Yourself



Figuring out how, when and whom to tell that you're HIV positive can feel like walking through a minefield. Reliable, judgement-free support can be hugely valuable to your health and well-being, whether it's found through a romantic relationship, family, close friends or a support group. Don't be afraid to let go of violent and unhealthy relationships, you have others who will be here for you. It starts with accepting that you're worthy of love and respect.

Get Connected

- Volunteer
- PLHIV Support Group



Reduce or Quit Smoking

If you do smoke tobacco, you may have increased how much you smoke to cope with the stress since the diagnosis. But if you care about your health (and you wouldn't be reading this unless you did), there may be no more important step you can take than to leave the cigarettes. Smoking weakens your immune system, and dramatically raises the odds of cancers and other diseases. Talk to your doctor to start on well-defined, scientifically supported path to a tobacco-free life.

Reducing Dependency or Stopping Alcohol/Drugs

There are few factors that can reduce the quality and length of a person's life as much as addiction. On the flip side, recovery can completely turn a person's life around (as well as the lives of friends and loved ones). If you use drugs, there are sites offering non-judgmental information and resources for reducing harm and finding help.



Living Well with HIV

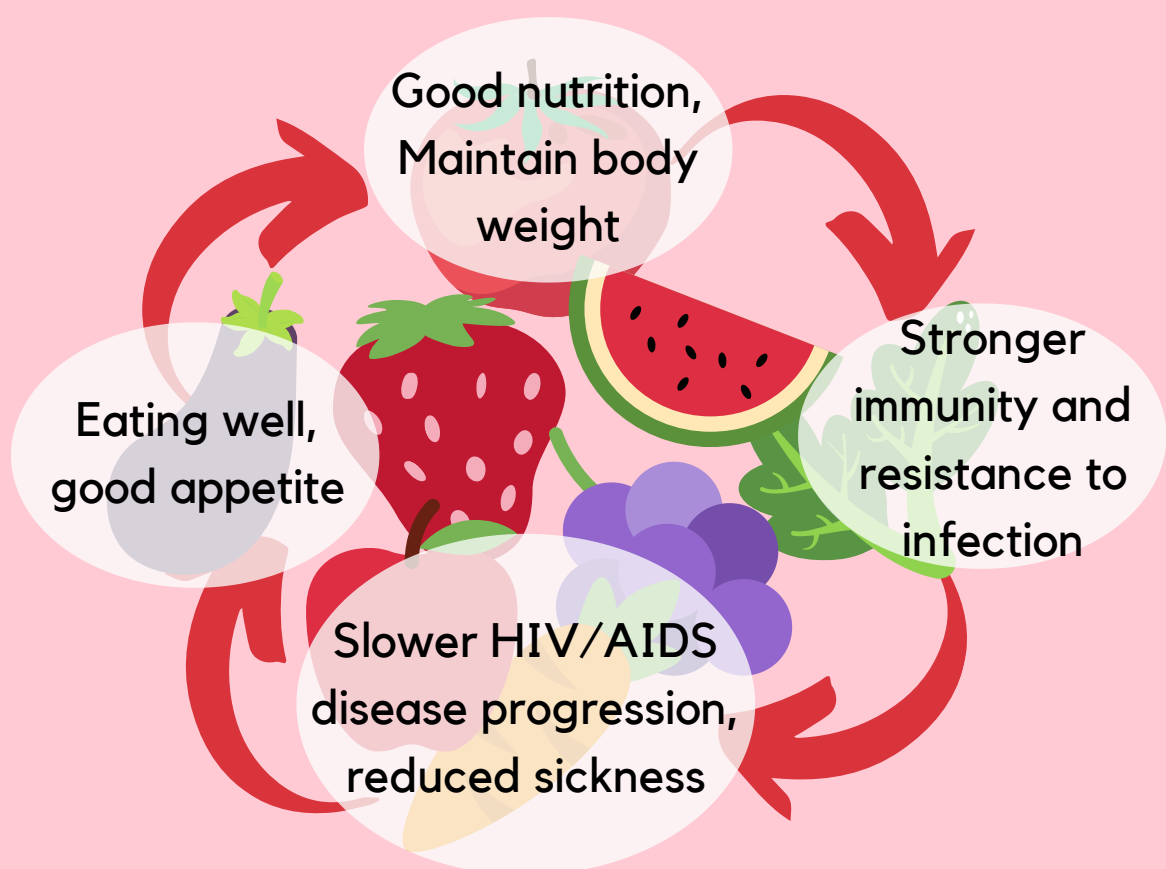


Overall Quality of Life

Get Nutritious



Eat a healthy and balanced diet with fresh fruits and vegetables. This will help maintain body weight and strength, replace lost vitamins and minerals, improve the function of the immune system and the body's ability to fight infection and improve the response to treatment.



Manage Stress

Whether it's small daily issues or major ordeals, stress affects not only your mood, but also your quality of life. Research suggests that stress can influence viral load and CD4 count. Take care of your mental health by addressing anxiety, depression, trauma and other challenges through support groups, therapy or counselling.



Find your Purpose



Rediscover your talents or develop new ones. Find time to serve others. Do whatever excites you. Whether it happens on the day you're diagnosed or evolves slowly over time, people living with HIV often rethink their sense of self. The shock and shame of being diagnosed could have thrown you off balance initially, but it also reminds you of the importance of finding your centre and leading a more purposeful life.

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Learn more at
www.afa.org.sg

HIV & the Law



It is important to familiarize yourself with laws that apply to HIV and how it may impact you.

Infectious Diseases Act

The legal framework governing HIV in Singapore is set out in the Infectious Disease Act, which relates to the quarantine and prevention of infectious diseases, originally enacted in 1976 and amended in January 2016. It encompasses five areas of concern regarding people living with HIV in Singapore: counseling requirements, sexual activity, blood donation, protection of identity, and disclosure of status.

The Director of Medical Services may require a person diagnosed with HIV to undergo counseling at a government-recommended healthcare institution, whereby the patient is expected to comply with precautions and safety measures specified during the learning session.

Sexual intercourse (defined as vaginal, anal, oral penile penetration, and the act of cunnilingus on females) is prohibited if a person is aware of his or her HIV-positive status, unless the sexual partner is informed of the risk of contracting HIV prior to the encounter, and has voluntarily agreed to accept this risk. If a person is not aware of his or her HIV status, but has reason to believe that there has been significant exposure risk, the same rule of disclosure applies, otherwise he or she would need an HIV-negative test prior to the sexual act, or should take reasonable precautions to reduce risk of transmission. One of these three requirements must be fulfilled.

People living with HIV are not allowed to donate blood at any blood bank in Singapore, nor participate in any activity that is likely to transmit or spread AIDS or HIV infection to another person.

The duty of confidentiality is limited to persons in performance or exercise of his/her functions or duties under this Act i.e., medical practitioners, health care workers, government authorities in the enforcing control of infectious diseases in Singapore. Disclosure of another person's HIV-reactive status while performing such functions is considered an offense, except in the following cases:

- when the person with HIV has consented to disclosure of his or her status
- when the person is providing information to a police officer concerning commission of or the intention of any other person to commit offence punishable under the Penal Code
- when ordered to do so by a court
- when providing information to the healthcare worker in charge of treatment or counseling
- when a blood, organ, semen, or breast milk bank has received donations from the person with HIV
- for anonymous statistical and epidemiologic reports
- to the sexual assault victims
- to the Controller of Immigration for the purposes of the Immigration Act
- to the next-of-kin, upon death of person with HIV
- to person/s deemed applicable by the Director of Health Services, in the interest of public health
- upon authorization by the Minister of Health for the purposes of public health or public safety

The Director of Health Services has the authority to disclose any information related to a person whom he reasonably believes to be infected with HIV to a healthcare worker or a first responder who has a risk of exposure. In relation to this, a medical practitioner may disclose information about the person to the spouse, former spouse, or other sexual contacts. This disclosure should be done if medically appropriate, upon determination of a significant transmission risk, and after counseling the person with HIV regarding the need to disclose and the intent to notify potentially exposed people if he himself would not do so. If the healthcare professional is unable to inform the person living with HIV regarding the need to disclose to contacts, the Director may waive such requirements if he deems it medically appropriate and that there exists a significant risk of transmission.

HIV & the Law



Infectious Diseases Act

The respective fines and prison terms for respective offences under the Infectious Disease Act are stated below.

| | Fine not exceeding (\$) and/or | Prison Term not exceeding |
|--|-----------------------------------|---------------------------|
| Counseling, precautions, safety measures | 10,000 | 2 years |
| Sexual activity | 50,000 | 10 years |
| Blood donation | 50,000 | 10 years |
| Protection of identity | 10,000 | 3 months |
| Disclosure to contacts | 10,000 | 3 months |

When someone undergoes HIV testing in Singapore, all doctors and laboratory staff are required to inform the ministry of a confirmed case within 72 hours of diagnosis.

Anonymous testing clinics are exempted from this mandate as they do not require provision of personal identifying data or contact details. Instead, a receipt with a number is assigned to the test which allows the person being tested to receive the test results.

No personal particulars are recorded, even with positive results of the HIV tests. However, during treatment, patient registration with the Ministry of Health is mandatory, and contact tracing may be done by the health officials.

Laws also apply to foreigners living and working in Singapore. Being HIV positive will classify a foreigner as a prohibited immigrant. The ban on HIV-positive foreigners entering on short-term visit passes was lifted on 1 April 2016. Tourists or short term visitors are not required to undergo an HIV test. HIV testing is usually required for applying for a work pass, long term visit pass, employment pass, or permanent residence. Those who are found to be HIV-positive will not be granted passes.

This portal will continue to be built as newer information becomes available. Please continue to visit regularly for updates as we continue to make efforts to make relevant information available to improve the quality of life of all persons living with HIV. Also feel free to contact our hotline (62540212) during office hours for any of your questions or concerns about living with HIV.