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Insurance Benefits From Immunotherapy For HIV & Cancer

HIV continues to be a major public health issue in the spite of the great medical progresses in diagnosis, treatments, and prophylaxis.

Comorbidity relationship between HIV and cancer is proven. Cancer can grow by invading the host immune defenses, benefiting from a loss of immunological control.

Thanks to treatments, people living with HIV are living longer. However, HIV seems to accelerate ageing processes with a high incidence of cancer in HIV carrying patients.

Prevention and detection remain the best options to contain HIV transmission and contamination of new people. Recently, a preventive therapeutic approach has emerged, giving hope to eradicate HIV.

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The purpose of SCOR Global Life and its inclusive underwriting team is to push the insurability frontier in a positive way. In other words, the purpose is to insure people who were previously excluded.

Improve HIV care and access to life insurance

To better understand insurance risk but also to discuss the evolution and new therapies of HIV, Prof. Eric Raymond has interviewed Prof. Brigitte Autran who devoted all her life to study HIV infection and who, more recently, developed researches in vaccine against HIV. Prof. Autran is leading the "Immunity and Immunogenetics against Virus and Vaccine" research team at the Pitié-Salpêtrière Hospital in Paris, France.

HIV Worldwide evolution

HIV continues to be a major global public health issue despite of great medical progresses in diagnosis, treatments, and prophylaxis.

While some populations and countries continue to be highly vulnerable to HIV, strategies are already implemented worldwide to control HIV; the most important being the universal health coverage.

Prof. Autran explains why early diagnosis and treatments of HIV patients are crucial to control HIV progression.

Watch the video:



Immunotherapy and Cancer

Comorbidity relationship between HIV and Cancer is proven. Cancer can grow by evading the hosts immune defences and benefiting from a loss of immunological control.

Immunotherapy stands as a new paradigm that dramatically changed the treatment of patients with cancer. Current researches are identifying predictive markers of efficacy to select patients benefiting the most of immunotherapy.

Prof. Autran explains mechanisms of action that stimulate the immunity and their efficacy to fight against cancers.

Watch the video:



Read more on [Immunotherapy & Cancer](#):

Why are some cancers more sensitive than others to immunotherapy?

When cancer cells have mutated enormously, they express abnormal antigens; becoming strangers in the body. The immune system is more prone to recognize highly mutated tumors and, therefore, the chance of success of immunotherapy is higher. Current immuno-oncology therapies are checkpoint inhibitors (monoclonal antibody) and CAR-T cells (cytotoxic lymphocytes engineered to recognize cancer cells).

Some tumors, such as: melanoma, kidney cancers, lung cancers, oesogastric cancers, head & neck cancers, bladder cancers, and some lymphomas, are more sensitive than others to immunotherapies.

HIV prevention

Prevention and detection remain the best options to contain the transmission and contamination of new people, but a preventive strategy has emerged recently, giving hope to eventually eradicate HIV.

Prof. Raymond and Prof. Autran discussed the prevention strategy and the individual behavior that might reduce HIV incidence.

Watch the video:



Read more on prevention approach [PrEP](#)

HIV ageing & comorbidities

Thanks to treatments, people living with HIV are living longer. HIV seems to accelerate aging processes. The chronic inflammation when HIV is diagnosed at later stages and comorbidities such as cardiovascular diseases also contribute to increase the morbidity and the mortality of HIV patients.

Prof. Autran discussed the impact of inflammatory processes associated with HIV infection, immunosuppressive treatments, and cancer incidence in HIV patients.

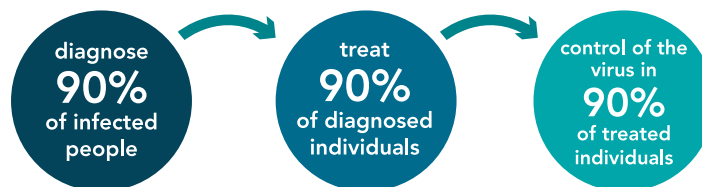
Watch the video:



Read more on [HIV Ageing & Comorbidities](#)

The 90-90-90 strategy

Curative treatments have revolutionized HIV infection moving from 99% mortality to 99% curability. People are now on moving to give oral anti-HIV drugs preventively, aiming containing the epidemical spread in two ways: first, which is strongly recommended by the WHO, is to treat everybody, as early as possible. The WHO calls this strategy 90-90-90: diagnose 90% of infected people, treat 90% of these diagnosed individuals, and observe control of the virus in 90% of treated patients. This strategy is anticipated eradicating HIV by 2030. Other strategies yielded preventing HIV transmission to uninfected individuals, not only by treating patients who are already infected stopping further viral transmissions, but also by treating 'at risk' people who expose themselves to HIV contamination.



IMPLICATIONS FOR LIFE INSURANCE

The Ying & the Yang of HIV, Cancer and Immunotherapy

HIV-induced immunosuppression increases the risk of cancer, while immunotherapy restores immunity and inhibits cancer development.

Early treatment of HIV has two major interests: one in terms of Public Health, because it is blocking the contamination, and another because it is offering individual benefits to the patients whose life expectation will be increasing when treated for cancer and cardiovascular diseases.

SCOR Global Life supports researches on immunity controlling HIV infection, on the development of viral eradication strategies, and on estimating risks associated with cancer in HIV patients.

SCOR underwriting experts and medical directors continually strengthen their knowledge of Life & Health insurance risks to insure people who were excluded before.

Should you have any questions about HIV & Cancer or any other health topic, please reach out to your regular SCOR contact.

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