and allow non-consensual disclosure of test results in a variety of situations. Before you consider taking the HIV antibody test, you should *consult with an attorney* and learn the present status of the confidentiality statute.

Also, if you are considering taking the HIV antibody test it is important to know that anonymous testing is available free of charge through one of the many Alternative Test Sites in Massachusetts. With anonymous testing you are given a test number at the outset and all appointments and test results refer to your test number. Your name remains unknown throughout the process, guaranteeing anonymity. Pre- and post-test counseling is also provided at the Alternative Test Sites free of charge. For more information call the Alternative Test Site Program (617) 522-4090 or call the AIDS ACTION Line at (617) 536-7733.

COBRA

The Consolitated Omnibus Budget Reconciliation Act (hereinafter "COBRA") requires most employers sponsoring group health plans to offer employees and their families the opportunity for a temporary extension of health coverage beyond the employees' term of employment. Under COBRA most employers with twenty or more employees must provide employees with notice of continuation coverage options which generally include the provision of continued health care coverage for at least eighteen months after the termination of employment. Coverage costs are based on an employer's group rate but are charged to the employee. Employees are eligible under COBRA regardless of whether they quit their job or were terminated voluntarily or involuntarily. The only exception to coverage under COBRA is if an employee is fired for gross misconduct.

Although it is your employer's obligation to inform you of your COBRA rights within thirty days of termination, if you leave your job and want to continue your insurance coverage through the COBRA plan, make sure to notify your employer of your intentions in writing as soon after termination as possible. For more information about COBRA call (617) 223-9837 or consult an attorney.

Wills, Powers of Attorney, Living Wills, and Declaration as to Remains

Everyone should exercise their legal rights regarding wills, power of attorney, living wills and declarations as to remains.

- A will ensures your right to dispose of property as you desire. Anyone who has any personal effects or property is advised to make out a will. While the process is not difficult or terribly involved, it is strongly recommended that you have legal assistance to make sure that the will is in appropriate form and is properly executed.
- A power of attorney enables you to select a person to make broad economic and/or health care decisions for you should that become necessary. The person chosen to receive power of attorney can be anyone close to you—a relative, lover, or friend of either sex.
- Living wills are designed to protect your right to decide your medical treatment by stating the kind and degree of treatment you wish to receive should you become incapacitated. Specifically, a living will is a declaration by a person, while he or she is competent to decide, of what medical treatment, home care, or life support systems he or she does or does not want. While they carry no statutory authority in Massachusetts, living wills may be viewed by the courts as clear and persuasive evidence of a person's intent while competent and are given serious consideration.
- A declaration as to remains allows you to leave instructions for the disposition of your physical remains—your body—after death. A recent Massachusetts Superior Court decision has recognized the enforceability of such declarations.

If possible, all legal documents should be settled while an individual is still in relatively good health. Doing so minimizes the chance that a will, power of attorney, living will, or declaration as to remains can be contested.

Resources for More Information

Legal Assistance

- ***AIDS ACTION Committee of Massachusetts*** 131 Clarendon Street, Boston, MA 02116. Telephone: (617) 437-6200. AIDS ACTION's Legal Services Sub-Committee provides education, training, and outreach on AIDS-related legal issues. AIDS ACTION also provides referrals to an independent group of volunteer attorneys, the Legal Task Force, who provide legal services to people with AIDS and ARC, people who are HIV-positive, and people perceived to be at risk for AIDS. The Legal Task Force provides legal services in the following general areas of law: Estate Planning, including wills, powers of attorney, living wills, and declarations as to remains; Bankruptcy; Insurance; Public and Private Benefits; Domestic Relations; and Immigration.
- ***GLAD (Gay and Lesbian Advocates and Defenders***, P.O. Box 218, Boston, MA 02112. Telephone: (617) 426-1350. Legal services to people with AIDS or ARC, people who are HIV-positive, and those perceived to be at risk for AIDS. GLAD focuses its work on discrimination cases in the following areas: insurance, employment, mental health, housing and criminal/prison issues.
- ***Legal Services Center of Jamaica Plain***, 3529 Washington Street, Jamaica Plain, MA 02130. Telephone: (617) 522-3003. The Center's AIDS Law Clinic provides legal services to low and moderate income people with AIDS or ARC or who are HIV-positive in the following areas of law: Estate Planning, Bankruptcy, Benefits, Domestic Relations and Immigration.
- ***MCAD (Massachusetts Commission Against Discrimination)***, 1 Ashburton Place, 6th Floor, Boston, MA 02108. Telephone: (617) 727-4146. Task force to investigate and resolve complaints of AIDS-related discrimination.
- ***Department of the Attorney General, Office of Constituent Relations***, 1 Ashburton Place, Boston, MA 02108. Telephone: (617) 727-2200. Protection of confidentiality and guarantee of informed consent in AIDS antibody testing. Protection against fraudulent or deceptive sales of goods or services related to AIDS.
- ***U.S. Dept. of Health and Human Services***, Office for Civil Rights, JFK Building, Boston, MA 02203. Telephone: (617) 565-1340, (TDD 565-1343). Investigate discrimination complaints against federally assisted programs and institutions.
- ***Civil Liberties Union of Massachusetts***, 19 Temple Place, Boston, MA 02111. Telephone: (617) 482-3170. Assistance in pursuing complaints of discriminatory action against people with AIDS.

Hotlines

- ***AIDS ACTION Line***, 131 Clarendon Street, Boston, MA 02116, (617) 536-7733 or Toll-Free in Massachusetts, 1-800-235-2331.
- ***City of Boston AIDS Hotline***, (617) 424-5916.
- ***Latino AIDS Hotline***, (617) 262-7248.