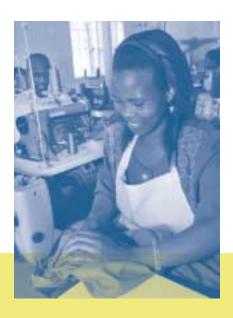




Saving Lives,
Saving Money

AIDS TREATMENT

By sponsoring AIDS treatment, you will protect your company and community. PharmAccess International and Commercial Market Strategies can help you implement an effective treatment program.



AIDS threatens
your business:
95% of HIV
positive Ghanaians
are between 18
and 48 years old.

Treating AIDS is Good for Business

AIDS disrupts business, killing employees and customers. Even if you do not see the impact now, the number of HIV-positive people in Ghana is increasing and AIDS will soon threaten your profitability. Most of your HIV-positive employees do not even know that they are infected. But, without treatment, almost all of them will die within eight to ten years and your company will incur enormous costs, ranging from measurable impacts on benefits, absenteeism, and recruiting and training to more difficult-to-estimate effects on productivity, morale, and competitiveness.

Sponsoring AIDS treatment, with a regimen of drugs known as antiretroviral therapy, will mitigate your company's risk. We all know how a company's operations suffer from the loss of a key employee — perhaps the only one that understands the accounts or how to maintain an expensive piece of machinery. Antiretroviral therapy is not a cure, but it can keep your workers on the job, improve productivity, and reduce AIDS-related costs (summarized in table at right).

Experience over the past five years in countries like Senegal, Uganda, and South Africa shows that treatment works. About 85,000 people throughout Africa receive antiretroviral therapy, including an estimated 10,000 patients in Nigeria, 10,000 in Uganda and 20,000 in South Africa.

Companies that take a leadership role in the fight against AIDS have testified to improved community relations and increased sales. A positive public image is important when businesses need to protect or expand operations.

Treating AIDS is Good for Your Community

A healthy community will contribute to your long-term business success. By sponsoring AIDS treatment, your company will

- + Support prevention efforts the possibility of treatment gives people hope and provides an incentive for them to get tested. Once your employees know their HIV status they are more likely to protect themselves and others.
- Slow the spread of the disease patients who receive treatment are less infectious.
- Protect Ghana's skills base patients who receive treatment can continue to support their families, reducing the number of children orphaned, forced to leave school, or driven into poverty by AIDS.
- Support Ghana's economy by keeping those infected with HIV alive and healthy, you are helping Ghana's economy (and your own company), as these people will continue to spend money in the marketplace.

High-Quality Treatment is Available in Ghana

Until 2003, AIDS treatment was available only to the wealthiest Ghanaians, and it was of questionable quality. But now the price of antiretroviral drugs has fallen and a key immune system test that monitors the progress of the disease can be performed in Ghanaian laboratories.

PharmAccess International has assessed and designated certain private sector health facilities as *Affiliated Treatment Centers* (ATCs).

Providers in these facilities receive technical assistance and up-to-date training in responsible and correct HIV/AIDS treatment and offer patients efficient, high-quality care.

The private sector has a social responsibility to develop programs that improve access to antiretroviral therapy. It will take time for the government to expand its cadre of trained clinicians, upgrade public-sector laboratories, and guarantee a continuous supply of drugs. With an expected 100,000 Ghanaian patients needing immediate treatment, the demand in government AIDS clinics will be overwhelming they will be forced to set priorities and will not be able to reach all regions and populations immediately. You can help by sponsoring AIDS treatment for your employees at a private facility, such as a PharmAccess International ATC. When feasible and properly implemented the benefits of sponsoring treatment outweigh the costs — and it is the responsible and moral thing to do.

Treatment is Affordable

The cost of effective antiretroviral drug combinations are now within the range of costs that employers incur to treat other diseases. If your company provides routine curative care in private facilities, it can also provide AIDS treatment

About 4 percent of all adults in Ghana are infected with HIV. Typically, an employee will remain healthy and productive for seven years after infection. As the disease progresses into AIDS, the patient will develop an increasing number of infections and complications, with a period of chronic illness — accompanied by high absenteeism or disability — lasting one to two years before death. Approximately 1 percent of the employees of the typical Ghanaian company have an HIV infection that has progressed to the point where it affects their attendance and productivity. They should begin receiving treatment.

All employees and dependents should have access to voluntary counseling and testing (VCT) to determine their HIV status; the typical cost of VCT at an ATC in Accra is currently \$20 (this includes high-quality laboratory blood testing, independent confirmation of test results, and all the necessary counseling). Thereafter, HIV positives should receive regular physician assessments and immune system tests twice per year. The immune system test, known as a CD4 test, helps the doctor monitor the disease and determine when to begin or alter treatment.

In the first year of antiretroviral therapy, patients will typically require six to ten physician visits, monthly counseling visits, plus a number of laboratory blood tests. If the patients remain symptom free in subsequent years, they will only need four physician and counselor visits and a bi-annual CD4 test. Antiretroviral drugs are available in Ghana for as little as \$70 per month (as of November 2003). Of those patients in treatment, some 10 to 20 percent will require more expensive drugs, but prices are rapidly falling.

As patients survive, the caseload will grow and the cost of your treatment program will rise. But this will be offset by lower medical payments for the opportunistic infections that ultimately kill AIDS patients, by the constant decrease in the price of antiretroviral drugs,

and by improved labor productivity and morale. Because of the variance in the prevalence of HIV and the number of employees at different stages of the disease, it is impossible to make a single estimate of the cost to all companies. PharmAccess International and Commercial Market Strategies, however, can help you estimate the specific costs and benefits for your company.

Selecting the Right Provider

With the price of antiretrovirals falling, many pharmacies may carry these drugs and many doctors may offer to prescribe them. But proper therapy is more complex than treating malaria, pneumonia, or sexually transmitted diseases. Patients and employers should seek a provider that is knowledgeable about AIDS treatment protocols and side effects, including

- Laboratory tests AIDS treatment must be initiated and monitored using sophisticated laboratory tests, some difficult to conduct.
- Complex drug combinations proper treatment relies on a specific combination of drugs. Doctors must understand the properties of an ever-changing variety of new drugs and know when and how to alter the mix if the initial combination is no longer effective.
- before and during therapy to educate them about the disease, the treatment regime, and its side effects. Without proper counseling and encouragement by trained physicians and counselors, patients will not adhere to treatment and the AIDS infection will kill them. Patients who stop treatment risk introducing massive drug resistance into the Ghanaian population.
- Education patients must understand that treatment, and the resulting improvement in their condition, is not a cure: they will need to take antiretroviral drugs for the rest of their lives. Patients must consistently take precautions to prevent spread of HIV.
- Fatal interactions antiretroviral drugs create a number of interactions with other drugs and diseases. If not recognized, these can be fatal.
- Side effects side effects from antiretroviral drugs can be severe and difficult to interpret, and must be managed by knowledgeable physicians.
- Opportunistic infections the danger of opportunistic infections persists, although at a reduced level, so proper prophylaxis and treatment must continue.

Companies risk wasting their investment when purchasing treatment services from less-qualified providers — the quality of drugs and medical and laboratory services is not guaranteed, drug shortages may occur, and complications and drug-resistance may develop. All of which means that the AIDS infection will ultimately resume its lethal course.

For all these reasons, physicians and counselors must be fully trained and work with many HIV/AIDS patients — yet the care should be delivered in a general medical setting that does not label patients as having AIDS. Procedures must be in place to keep patient identity confidential. The provider should have a reliable stock of the necessary drugs and access to the tests required for proper care. Providers affiliated with PharmAccess International, and designated as ATCs, fulfill these requirements and offer high-quality AIDS treatment.

A healthy community will contribute to your long-term business **Success**.

The Total Costs of AIDS to an Employer			
	Direct costs	Indirect costs	
Individual costs from one employee with HIV/AIDS	Medical care for opportunistic infections Benefits payments: disability, death, funeral, etcetera Recruitment and training of replacement worker	Reduced on-the-job productivity Reduced productivity due to employee's absences Supervisor's time in dealing with productivity losses Turnover costs: vacancy, recruitment, training, reduced productivity while replacement worker learns the job	
Organizational costs from many employees with HIV/AIDS	Insurance premiums Accidents due to ill workers and inexperienced replacement workers Costs of litigation over benefits and other issues	Senior management time Production disruptions Depressed morale and motivation Loss of experienced workers Deterioration of labor relations	

Source Adapted from Rosen et al. "AIDS Is Your Business" in the Harvard Business Review, February 2003.

Antiretroviral Therapy — a Lifelong Treatment Antiretroviral therapy is a lifelong treatment that extends an HIV-infected person's life. It is not a cure. Treatment usually consists of a combination of three drugs that fight the HIV virus. These drugs must be taken daily, with close monitoring by a medical professional. The terms triple therapy, triple cocktail, or HAART (highly active antiretroviral therapy) are also used to refer to antiretroviral therapy.

Treatment Protects the Immune System As an HIV infection progresses, the patient's immune system is destroyed and he is increasingly susceptible to infections and organ deterioration that will kill him. Antiretroviral therapy slows or stops the destruction of the immune system and the patient is better able to fight off infections. With proper nutrition, the patient will regain lost weight and energy and return to normal living and productive work. In the West, many patients have been on HAART for five years or more and have remained at work full time. When treatment is successful, the patient's co-workers will not even be aware that he is sick.

Patients Must Adhere to Strict Treatment Regimes Patients must adhere to their treatment regime. For example, if they skip a dose or do not take the specified combination of drugs, treatment effectiveness is reduced. Patients who stop treatment will sicken and die. Taking antiretrovirals incorrectly, or stopping altogether, contributes to the development of drug-resistant strains of HIV. These strains can be a threat to society, as HAART will no longer be effective when resistance has spread.

The cost of effective antiretroviral drug combinations are now within the range of costs that employers incur to treat other diseases. If your company provides routine curative care in private facilities, it can also provide AIDS treatment.

Note that the disease and determine when to initiate treatment	The Cost of Treatment to an Employer		
(VCT) for all employees and dependents Yearly monitoring of HIV-positive patients to track the progress of the disease and determine when to initiate treatment Puring treatment First year of treatment for HIV- positive patients (all clinical, laboratory, and counseling costs included) Subsequent years of treatment for HIV-positive patients (all		Item	Cost per person*
patients to track the progress of the disease and determine when to initiate treatment Puring treatment First year of treatment for HIV-positive patients (all clinical, laboratory, and counseling costs included) Subsequent years of treatment ~\$1200 for HIV-positive patients (all	Before treatment	(VCT) for all employees	\$20
positive patients (all clinical, laboratory, and counseling costs included) Subsequent years of treatment ~\$1200 for HIV-positive patients (all		patients to track the progress of the disease and determine when	~\$100
for HIV-positive patients (all	During treatment	positive patients (all clinical, laboratory, and counseling	~\$1500
		for HIV-positive patients (all	~\$1200

^{*} Costs are per year, based on estimates as of November 2003. Prices will decrease rapidly over time. Regular price updates will be provided. If HIV viral load determination is included, prices per year will increase by \$300 to \$400.

Get More Information

PharmAccess International is a Netherlands-based NGO dedicated to making antiretroviral therapy available in developing countries. It implemented the ground-breaking AIDS treatment program for Heineken-owned breweries in Africa, In Ghana, PharmAccess International is working with Commercial Market Strategies, a USAID-sponsored project, to spread the word about antiretroviral therapy. Commercial Market Strategies has worked with many Ghanaian employers to develop HIV-prevention programs.

You may contact the addresses listed to the right to learn more about AIDS treatment, what it would cost, and what it can mean for your company and work force.

PharmAccess International Ghana@PharmAccess.org

www.PharmAccess.org

Commercial Market Strategies

Mr. Ebenezer Aryee earyee@cmsproject.com Tel: 021–780810



COMMERCIAL MARKET STRATEGIES







COMMERCIAL MARKET STRATEGIES NEW DIRECTIONS IN REPRODUCTIVE HEALTH





Ambassade van het

Koninkrijk der Nederlanden

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Affiliated Treatment Centers

Three facilities in Accra are currently affiliated with PharmAccess International. These are the providers that an employer should use to implement an AIDS treatment program.

The facilities affiliated with PharmAccess International receive

- + training and refresher courses for physicians, nurses, lab staff, and counselors
- + assistance with problem cases by leading international AIDS clinicians
- + a 24-hour telephone hotline for medical emergencies in treatment patients
- + state-of-the-art medical updates and therapy recommendations
- + advice in selecting and procuring the most cost-effective antiretroviral combinations for the Ghanaian context
- assistance in developing or obtaining specialized laboratory monitoring tests
- + periodic on-site quality assessments by PharmAccess International clinicians
- + treatment monitoring via the PharmAccess International database
- periodic review to ensure correct AIDS treatment management (medical and laboratory monitoring information systems, finances, confidentiality, etcetera)

PharmAccess International affiliation ensures that antiretroviral drugs will be available at a reasonable cost and that an employer's expenditures on treatment will not be wasted. To sponsor treatment you can contract with PharmAccess International, or PharmAccess International can help you contract with a Ghanaian Affiliated Treatment Center. Care can also be provided under existing health insurance or employee reimbursement arrangements.

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PharmAccess International Ghana@PharmAccess.org www.PharmAccess.org

Tel: 021-780810

Commercial Market Strategies Mr. Ebenezer Aryee earyee@cmsproject.com Ghanaian Affiliated Treatment Centers can be contacted as well:

Akai House Clinic

First Floor
Akai House
Third Road, Osu-re
PO Box 01952
Osu, Accra
Tel: 021–763821
Fax: 021–763822

Akai House Clinic (2nd location)

(2nd location) 14 Ridge Road Roman Ridge Accra Tel: 021–784772–6

Holy Trinity Medical Center PO Box 12828 Accra North

Accra Tel: 021–226937 or 233506 Fax: 021–252798

Nyaho Medical Center

Aviation Road PO Box 5224 Accra Tel: 021–775341 or 775291 Fax: 021–777593