



CHINA HUMAN PAPILLOMAVIRUS (HPV) GUIDE

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HPV: The most common sexually transmitted disease

As the most common sexually transmitted disease, Human Papillomavirus (HPV) is a grouping of over 150 types of related viruses. Most forms of HPV are benign, temporary, and go away on their own. However, certain forms of HPV can cause skin and genital warts, and some can even cause changes in cells that can lead to cancer.

Curated by Pacific Prime China's team of health insurance specialists, this guide answers some of the most frequently-asked questions about HPV, including:

- What is HPV?
- Does my health insurance plan cover HPV care?
- How is HPV spread?
- What are the main treatment options available?
- What are the symptoms of HPV?
- How do I prevent HPV?
- How is HPV diagnosed?

Please bear in mind here that the information found in this booklet is intended only for informative purposes, and is not intended to replace advice from a medical doctor. Always get a medical professional's opinion before making any decisions regarding HPV treatment.



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What is HPV?

Human papillomavirus (HPV) is the world's most common sexually transmitted disease (STD). **79 million** Americans alone are infected with HPV. While numbers like these may not be readily available for China, with the data we do have, it's reasonable to assume that most sexually active people will contract HPV at some stage in their lives.

There are over 150 types of HPV, with each one being numbered. In most cases, HPV infections will go away on their own and are harmless - unless your immune system is compromised, which could then lead to serious medical issues.

About 40 strains of HPV can infect the genital area - the vagina, scrotum, cervix, penis, vulva, rectum, and anus, plus the throat and mouth. The most worrying strains of HPV are the ones that cause cancer, such as throat cancer or cervical cancer.



HPV at a glance

- The word “papilloma” is defined as a small wart-like growth on the mucous membrane or skin, and refers to the fact that some subtypes of HPV can cause warts.
- There's a common misconception that women are the only people who contract HPV, but men get HPV, too.
- There's no cure for HPV virus infection, but treatments are available for precancerous warts and lesions.
- The majority of sexually active individuals will be infected by at least one strain of HPV at some point in their lives.
- The HPV vaccine defends against most subtypes of HPV that cause cervical cancer, but not all. Regular checkups are therefore advised.

High and low risk HPV

Not all HPV subtypes cause serious medical conditions. HPV that is labelled low risk can cause genital warts, but also **rarely develop into cancer**. Genital warts tend to appear as large or small bumps, and sometimes have a cauliflower-like appearance. A healthcare provider can often identify such warts by examining a patient's genital area.

Certain types of HPV, however, are considered high risk. HPV 18 and 16 cause the majority of cervical cancer. Around **10%** of women with high risk HPV found on their cervix end up with long-lasting infections that put them at risk for cervical cancer. HPV infection can also cause cancers of the anus, vagina, penis, vulva, and back of the throat (including the base of the tongue and tonsils).

While it's less common, high risk HPV can also infect and linger in the cells of the vulva, anus, vagina, and penis, and cause precancers¹. Precancers may become cancerous if not treated and removed in a timely fashion.

¹ The term “precancer” describes a condition or lesion involving abnormal cells which could develop into cancer.



How is HPV spread?

About 40 of the 150+ subtypes of HPV can enter the body via skin-to-skin contact during anal, vaginal, or oral sexual activity with a partner infected with the virus, even if that person does not have any symptoms of the disease.

The virus is generally spread during anal and vaginal intercourse, but can also occur through engaging in non-penetrative acts. HPV can spread to anyone who is or has been sexually active, even if they've only had a single sexual partner.

Not all HPV infections are contracted through sexual contact. While such cases are rare, **nonsexual** routes of HPV infection can also happen (e.g. transmission to a newborn from his or her mother at the time of childbirth). When it does, papillomas can grow in the infant's lungs, breathing tubes, and/or voice box.

What are the symptoms of HPV?

The signs and symptoms of HPV depend on which of the many strains of the virus a person is infected with. Oftentimes, HPV infection causes zero symptoms. However, there are a number of HPV subtypes that can cause symptoms. Here are warning signs to look out for:

Genital warts:

Genital warts are caused by a group of HPV that is different than the ones that cause skin warts. Despite the name, genital warts **don't** just develop in the genital area, but can also appear in and around the anus, bronchi, nose, trachea, mouth, throat, and even inner eyelids.

Skin warts:

HPV infection can lead to non-genital warts on the skin, such as on the back of your hands, on your fingers, and around your fingernails. Skin warts come in many **shapes and sizes** (e.g. flat-topped, finger-like projections, cauliflower-like, bumps with black dots).



HPV - Test

Are there tests available for detecting HPV?

There isn't a blood or swab test available for detecting HPV in the mouth, throat, or genital region. Furthermore, regular sexual health check-ups **do not detect skin viruses**, such as genital herpes or HPV.

As a large majority of women with cancer of the cervix have HPV, women aged 30 to 65 can be examined for HPV at the time they receive their Pap test². This is called *co-testing*.

The nurse/doctor uses a small spatula or brush to take a sample of cells from a woman's cervix during an HPV test. This type of **test** can identify many of the HPV strains that can cause cervical cancer. The doctor will let the patient know if they need to be treated if test results are abnormal, so as to prevent cervical cancer from developing.

Women with genital warts may be recommended to undergo a procedure called **colposcopy**, in which a light and low-power microscope are used to find cervical warts that are too small to see with the naked eye.

There's no reliable, FDA-approved test for HPV in men, and it's often very difficult to diagnose as there aren't any symptoms for high risk strains of HPV. Men who are HIV positive or who have sexual intercourse with other men may be offered an **anal smear**.

² A Pap smear involves collecting cells from a woman's cervix to check for cervical cancer.



How can I avoid HPV?

There is no cure for HPV, but there are several things you can do to lower your chances of contracting the virus:

1

Use latex condoms properly every time you engage in sexual intercourse

Follow the package instructions when putting on a condom, so as to do it properly, and look out for any tears or defects. Keep in mind, however, that HPV can still **infect areas** that are not protected by a condom.



2

Abstain from sexual contact

This is simply the most effective way of avoiding intimate skin-to-skin contact. This is not a viable option for most adults, however.



3

Get vaccinated



HPV vaccination protects men and women against 90% of genital warts, and **90%** of cervical cancers in women. According to the **CDC**, vaccination is typically recommended for women up to age 26, and men through age 21. It is also recommended that those who fall into the following categories receive a HPV vaccine:

- Men who have sex with other men (through age 26)
- Transgender adults (through age 26)
- People with immunocompromising health conditions such as HIV (through age 26)

4

Get regular Pap tests



Most **invasive cervical cancers** are found in females who don't undergo regular Pap smears. Women should, therefore, have routine Pap tests to identify abnormal changes in the cervix.

5

Limit your number of sexual partners



Many **studies** have drawn a parallel between the number of sexual partners a person has and HPV infections. The more sexual partners you have, the more potential exposure you have to the virus.

6

Do not engage in sexual activity if you have genital warts



If you know, or even think, that you have genital warts, you should stop participating in any sexual activity, and seek treatment as soon as possible. It's worth noting here that, while visible genital warts often go away over time, HPV can **still stay in your bloodstream**.



Can I be treated for HPV?

While there's no cure for the virus itself, most HPV infections go away on their own. When treatment is required, it will revolve around relieving and eliminating, as well as any abnormal cervical cells.

Most common forms of **non-surgical treatment** involve the use of medications applied directly to affected areas. The following medications are generally used:

- **Imiquimod:** A cream intended to boost the immune system's ability to fight HPV.
- **Medications containing salicylic acid:** These medications work by eliminating **layers** of a wart a little at a time.
- **Podofilox:** This drug destroys genital wart tissue.
- **Trichloroacetic acid:** This is a chemical treatment that burns off warts located around the genital region, soles, and palms.

The most common forms of **surgical treatment** include:

- **Cryosurgery:** This **surgical procedure** involves freezing warts off with liquid nitrogen.
- **LEEP (Loop electrosurgical excision procedure):** This treatment involves removing warts by using electrical current to burn them.
- **Laser:** A focused beam of light is directed at abnormal cells or warts to destroy them.



The cost of HPV vaccination in Shanghai

Expatriates living in Shanghai would certainly want access to HPV vaccination no less than their Chinese counterparts, but they may find that the cost for an HPV vaccine is quite a bit higher than what they expected. This is especially true if they come from a country that has universal healthcare systems that would typically provide such a vaccine for free.

The following are some real costs of receiving the Gardasil 9 HPV vaccine in Shanghai medical facilities as of 2018.

Medical Facility	Cost for Gardasil 9 vaccine
Shanghai International Travel Medical Care Clinic	RMB 1,303.5
United Family Hospital	RMB 1,600
Sino-United Hospital	RMB 2,500
Delta Hospital	RMB 2,600
Parkway Hospital	RMB 3,000

Clearly there can be a wide range of prices found in different hospitals and clinics for the same vaccine. For this reason, it can really pay to shop around to find the best price. Of course, if your insurance provides benefits for HPV vaccination, you could potentially have the entire cost covered. In such cases, it's important to make sure of the hospitals and clinics your insurance will provide benefits in, as well as which ones have direct billing available through your insurer.





Does my health insurance plan cover HPV?

Treatment for HPV can incur sky high costs, especially at private healthcare facilities. Therefore, it is a good idea to determine whether or not your current health insurance plan covers HPV care.

If it has not been deemed a “pre-existing condition”, most international medical insurance policies will cover HPV treatment costs, as well as cancer that can develop as the result of HPV (under cancer benefits) in full, up to the plan’s yearly limit. Many insurers, however, explicitly exclude HPV as a pre-existing condition. This is because the virus significantly increases the risk of developing into cancer.

If your health insurance plan includes benefits for annual health check-ups or vaccinations, it may also cover your HPV vaccination costs. The T&Cs, limitations, and exclusions in plans can vary immensely, though, so it’s strongly recommended that you speak with your insurer/broker to clarify exactly what’s covered by your plan.

Using Pacific Prime China to **your advantage**

As you can tell from the above information, HPV and its potential health risks can be serious concerns for both men and women. Given that HPV treatment can rack up sky high costs, it's worth ensuring that your current/future medical coverage can offset most or all of those costs.

We know better than most that policy wording can be hard to wrap one's head around, and with all the different insurance providers out there, choosing an ideal plan can be quite an ordeal. Luckily, for knowledge and assistance with health insurance issues, Pacific Prime China's team of insurance professionals are ready to provide impartial advice.

As a full-service broker with offices in nine locations around the world, Pacific Prime is regarded as one of the world's top international health insurance brokers. Our services not only include finding and matching you with the most ideal health insurance products, but they also extend to providing unrivalled support to help our clients with renewals, insurer negotiations, inquiries, claims, and more; all at zero additional cost.

Contact us today for a free quote, impartial advice, and answers to all your questions; or have a look at our **Prime Guides** page to find our collection of free-to-download guides, reports, and infographics.



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