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forming lipid and a receptor or a receptor-lipid complex; and
 (b) a sufficient quantity of analyte of interest bound to a solid phase support;
 said system requiring the use of no membrane lytic molecules, ions, or active complement for the detection of said analyte.

33. The system of claim 32, wherein said liposomes are composed of dioleoyl phosphatidylethanolamine and a receptor or a receptor-lipid complex.

34. The system of claim 32, wherein the analyte of interest is an antibody.

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35. The system of claim 34, wherein the receptor for the analyte of interest is an antigen.

36. The system of claim 32, wherein said solid phase support is glass.

37. The system of claim 36, wherein said glass support is in the form of beads.

38. The immunoassay of claim 6 or 24, wherein said H₁₁ phase forming lipid is an unsaturated phosphatidylethanolamine.

39. The immunoassay of claim 38, wherein said unsaturated phosphatidylethanolamine is selected from the group consisting of dioleoyl phosphatidylethanolamine and egg phosphatidylethanolamine.

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