

## **SUPPORT RESTRICTIONS ON THE USE OF GENETIC TESTS BY LIFE INSURERS**

HB 1189 by Representative Sprowls and SB 1564 by Senator Stargel address the issue of how life, annuity, disability, and long term care insurers (“Life Insurers”) utilize genetic tests.

Currently health insurers are prohibited from conducting or utilizing genetic tests for underwriting purposes. No such restrictions exist for life insurers.

These bills ban life insurers from requiring DNA tests, and also ban life insurers from utilizing these tests in any form for underwriting purposes.

NAIFA supports elements of these bills, including a ban on life insurers requiring consumers to submit to a DNA test. NAIFA supports amending these good bills as follows:

1. Allow Life Insurers to request and have access ONLY to DNA tests that are contained in an applicants medical files. No other tests, such as “23 and Me” type tests would be reviewable by the insurer.
2. Prohibit Life Insurers from accessing or reviewing or obtaining the actual genome (DNA) sequence that might be contained in a test even if it is in the medical file. That belongs to the consumer, and consumers deserve privacy on this account.
3. Limit the use of the results of a genetic test for underwriting to only information that is relevant to a potential medical condition that impacts mortality or morbidity risk, and only by complying with sound actuarial principals.
4. Prohibit Life Insurers from canceling coverage based solely on genetic information.

We applaud Representative Sprowls and Senator Stargel for bringing this issue before the legislature, and supports significant restrictions on the use of genetic information. However, we do not want Florida to be the only state that outright bans the use of genetic testing for life insurance underwriting.

## **SUPPORT COMMON SENSE RESTRICTIONS ON THE USE OF GENETIC TESTING FOR UNDERWRITING.**