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3 **Title: Genetic Information Non-Discrimination in Insurance**  
4 **Coverage**

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6 **Introduced by: Zach Jarou for the Medical Student Section**

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8 **Original Authors: Michael Bonnette, Stephen Luczak, Alex DeMare,**  
9 **Christopher Wee, and Erin Conrad**

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11 **Referred to: Reference Committee B**

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13 **House Action: Adopted**  
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16 **Whereas, the use of genetic information for medical diagnosis is**  
17 **continually growing, and**

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19 **Whereas, Title I of the Genetic Information Nondiscrimination Act (GINA)**  
20 **makes it illegal for health insurers to request, require, or use genetic**  
21 **information in decisions for insurance eligibility, premiums, and coverage<sup>1</sup>, and**  
22

23 **Whereas, patients are informed by physicians that genetic test results**  
24 **will not affect the patient's ability to purchase insurance<sup>2</sup>, and**

25  
26 **Whereas, long-term care insurance policies cover costs of nursing**  
27 **homes, assisted living facilities, and home health aides, among other expenses**  
28 **people with chronic diseases may require<sup>3</sup>, and**

29  
30 **Whereas, individuals with genetic markers for chronic disease such as**  
31 **ApoE for Alzheimer's Disease are five times more likely to purchase life**  
32 **insurance policies<sup>4</sup>, and**

33  
34 **Whereas, AMA policy (H-185.972) calls for the protection of patients**  
35 **against discrimination on the basis of genetic testing, and**

36  
37 **Whereas, access to genetic information could lead to discrimination**  
38 **through unfair rates for those who are predisposed to disease<sup>5</sup>, and**

39  
40 **Whereas, this discrimination may dissuade individuals from consenting**  
41 **to genetic testing; therefore be it**

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43 **RESOLVED: That MSMS encourage physicians to inform patients that**  
44 **their genetic test results may not be currently protected from discrimination by**  
45 **long-term care, disability, or life insurance providers; and be it further**

46 **RESOLVED: That MSMS oppose the use of genetic information in**  
47 **decision-making for not only health insurance policies, but also long-term care,**  
48 **disability, and life insurance policies; and be it further**  
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50           **RESOLVED: That our AMA oppose discrimination based on genetic**  
51 **information in decision-making for not only health insurance, but also long-**  
52 **term care, disability, and life insurance policies.**

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55           **WAYS AND MEANS COMMITTEE FISCAL NOTE: NONE**

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<sup>1</sup> Genetic Information Nondiscriminatory Act of 2008, Pub L No. 110-233, 881 Stat 122

<sup>2</sup> National Public Radio (2013) "It's Legal For Some Insurers To Discriminate Based on Genes."  
Available at <http://www.npr.org/blogs/health/2013/01/17/169634045/some-types-of-insurance-can-discriminate-based-on-genes>.

<sup>3</sup> Ibid

<sup>4</sup> Donald H. Taylor, Jr., Robert M. Cook-Deegan, Susan Hiraki, J. Scott Roberts, Dan G. Blazer and Robert C. Green Genetic Testing For Alzheimer's And Long-Term Care Insurance Health Affairs, 29, no.1 (2010):102-108 doi: 10.1377/hlthaff.2009.0525

<sup>5</sup> Genetic Information Nondiscriminatory Act of 2008, Pub L No. 110-233, 881 Stat 122