



THE COORDINATING CENTER  
INSPIRED SOLUTIONS

**Committee:** House Health and Government Operations Committee

**Bill Number:** House Bill 982 - Genetic Testing - Prohibitions on Disability, Life, and Long-Term Care Insurance (Genetic Testing Protection Act of 2024)

**Hearing Date:** February 15, 2024

**Position:** Support

---

The Coordinating Center supports House Bill 982 - Genetic Testing - Prohibitions on Disability, Life, and Long-Term Care Insurance (Genetic Testing Protection Act of 2024). The bill prohibits carriers that offer life insurance, long-term care insurance, and disability insurance policies or contracts from discriminating against individuals based on genetic tests.

The Coordinating Center supports this legislation because an individual's decision about whether to seek genetic testing should not be based on fear of discrimination by insurance carriers. If someone is afraid of discrimination from a life, long-term care, or disability insurer, they may forgo genetic testing. Decisions about genetic testing should be made by individuals, in consultation with their providers and not based around the concern of not qualifying for an insurance product, months or years later. Maryland has already made the policy decision to prohibit health insurance carriers from engaging in this practice and The Coordinating Center believes that the prohibition should now be extended to disability, life and long-term care insurance carriers.

We ask for a favorable report. If we can provide any additional information that is helpful, please contact Robyn Elliott at [relliott@policypartners.net](mailto:relliott@policypartners.net).