

The GTPA Coalition

A group of organizations working together to end discrimination for individuals receiving genetic tests.

February 15, 2024

The Honorable Chairwoman Pena-Melnyk, Vice Chairwoman Cullison, and Members of the Health and Government Operations Committee

RE: HB 982 – The Genetic Testing Protection Act of 2024

Position: SUPPORT

We, the undersigned, represent hundreds of thousands of Marylanders who have genetic disorders. We have come together and are writing in strong support of the Genetic Testing Prohibition on Disability, Life, and Long-Term Care Insurance (Genetic Testing Protection Act of 2024).

The Genetic Information Nondiscrimination Act (GINA) prevents health insurers and employers from discriminating against an individual, based on their genetic information. Unfortunately, this federal legislation did not extend to 3 types of insurances: Life, Long-Term Care, or Disability Insurance.

Currently 13 states have an extension of GINA, or a GINA 2.0, adding protections for Life, Long-Term Care, or Disability Insurance. There are also 4 states that have introduced legislation similar to our bill this year. In 2020, Florida passed [House Bill 1189](#), which prohibited life insurers and long-term care insurers from discriminating an individual based on genetic tests. In 2008, Maryland passed [HB29](#) that prevented Long-Term Care insurers from discriminating based on genetic information. We have not seen adverse effects on premiums due to the passage of that legislation. Our goal in Maryland is to bring Life Insurance and Disability insurance up to the same standard to prohibit those insurers from canceling, limiting, increasing the premium, or denying coverage based on genetic information.

Our intention for this legislation is to avoid discrimination that our patients, advocates, and their families *have* experienced. Genetic tests are helpful information for individuals as they make life decisions for themselves and/or their families. They should not be treated differently, discriminated against, or delay receiving a genetic test because they fear insurers will deny coverage or increase rates due to their genetics.

We thank you for your time and ask that you support this legislation with a favorable report.

Signed,

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