



# Maryland Occupational Therapy Association

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PO Box 36401, Towson, Maryland 21286 ♦ [mota-members.com](http://mota-members.com)

**Committee:** Senate Finance Committee

**Bill Number:** House Bill 1007

**Title:** Disability and Life Insurance - Medical Information (Genetic Testing Protection Act)

**Hearing Date:** March 25, 2025

**Position:** Support

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The Maryland Occupational Therapy Association (MOTA) supports House Bill 1007 – *Disability and Life Insurance - Medical Information (Genetic Testing Protection Act)*. This bill will prohibit life insurance and disability insurance carriers from denying or limiting coverage based on whether the applicant has undergone genetic testing and prohibiting these types of insurance carriers from canceling a policyholder for undergoing a genetic test. The bill also prohibits carriers from using a genetic test or the results of a genetic test in a way that would limit, deny, cancel or increase an individual's insurance coverage.

MOTA wants to remove barriers to people obtaining disability and long-term care insurance. Such coverage is essential in supporting individuals to live as independently as possible. Maryland law already prohibits health insurance using genetic testing to discriminate against enrollees. This prohibition should be extended to other types of insurance.

We ask for a favorable report. If we can provide any further information, please contact Michael Paddy at [mpaddy@policypartners.net](mailto:mpaddy@policypartners.net).