



15 School Street, Suite 200
Annapolis, Maryland 21401
410-269-1554

March 25, 2025

The Honorable Pam Beidle
Chair, Senate Finance Committee
3 East
Miller Senate Office Building
Annapolis, MD 21401

House Bill 1007 – Disability and Life Insurance – Medical Information (Genetic Testing Protection Act)

Dear Chair Beidle,

The League of Life and Health Insurers of Maryland, Inc. **supports** *House Bill 1007 – Disability and Life Insurance – Medical Information (Genetic Testing Protection Act)* and urges the committee to give the bill a favorable report. This bill represents a compromise after significant discussion throughout Session and passed the House Health & Government Operations Committee unanimously.

It is critical to understand that underwriting is a fundamental principle that keeps insurance affordable. A life insurer has only one opportunity to evaluate risk before a policy is issued and remains in place for *decades* or more. Once a policy is in place, an insurer cannot cancel it or raise premiums because of subsequent health information or test results. Proper risk classification ensures the solvency of insurers and their ability to pay claims for all policyholders. For this reason, it is very important that life insurers have access to accurate and complete information about an applicant's health, including their full medical record, which may include genetic information and family medical history. It is also important to note that no life insurance company would ever request that a potential beneficiary take a genetic test, and this compromise bill codifies these protections as well as written consent to access the medical record.

League members are committed to a robust and competitive insurance market that offers a variety of products that are affordable and meet consumers' insurance needs. Life insurance companies have been able to provide affordable coverage because applicants have shared with consent their complete medical records. It only makes sense that if a life insurance company is going to make a long-term promise, it knows an applicant's true health condition.

League members are reluctantly supportive of this legislation, but in the spirit of compromise we can be favorable. This bill is modeled on a Vermont law (which had all the stakeholders in our discussion negotiating there) that adds key consumer protections that were requested by the advocates, the House

added further requests by the proponents, and in the spirit of moving forward the League urges the committee to give House Bill 1007 a favorable report.

Very truly yours,

A handwritten signature in black ink, appearing to read "Matthew Celentano", with a long horizontal flourish extending to the right.

Matthew Celentano
Executive Director

cc: Members, Senate Finance Committee