

# HOUSE BILL 1007

C4, J1  
HB 982/24 – HGO

5lr2658  
CF SB 757

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By: **Delegate Wells**

Introduced and read first time: January 31, 2025

Assigned to: Health and Government Operations

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## A BILL ENTITLED

1 AN ACT concerning

2 **Genetic Testing – Prohibition on Disability, Life, and Long-Term Care**  
3 **Insurance**  
4 **(Genetic Testing Protection Act)**

5 FOR the purpose of prohibiting insurance carriers that offer life insurance, long-term care  
6 insurance, or disability insurance policies or contracts from taking certain actions  
7 relating to coverage based on whether an applicant or a policy or contract holder has  
8 requested or undergone genetic testing or the results of the genetic testing; and  
9 generally relating to genetic testing.

10 BY adding to  
11 Article – Insurance  
12 Section 27–909.1  
13 Annotated Code of Maryland  
14 (2017 Replacement Volume and 2024 Supplement)

15 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
16 That the Laws of Maryland read as follows:

17 **Article – Insurance**

18 **27–909.1.**

19 **(A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE MEANINGS**  
20 **INDICATED.**

21 **(2) “GENE PRODUCT” MEANS THE BIOCHEMICAL MATERIAL, EITHER**  
22 **RNA OR PROTEIN, MADE BY A GENE.**

23 **(3) (I) “GENETIC INFORMATION” MEANS INFORMATION:**

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1                           1.    DERIVED FROM A GENETIC TEST ABOUT  
2 CHROMOSOMES, GENES, OR GENE PRODUCTS THAT MAY DERIVE FROM AN  
3 INDIVIDUAL OR A FAMILY MEMBER;

4                           2.    NOT OBTAINED FOR DIAGNOSTIC OR THERAPEUTIC  
5 PURPOSES; AND

6                           3.    OBTAINED AT A TIME WHEN THE INDIVIDUAL TO  
7 WHOM THE INFORMATION RELATES IS ASYMPTOMATIC FOR THE DISEASE,  
8 DISORDER, ILLNESS, OR IMPAIRMENT TO WHICH THE INFORMATION RELATES.

9                           (II)   “GENETIC INFORMATION” DOES NOT INCLUDE:

10                          1.    ROUTINE PHYSICAL MEASUREMENTS;

11                          2.    CHEMICAL, BLOOD, AND URINE ANALYSES THAT ARE  
12 WIDELY ACCEPTED AND IN USE IN CLINICAL PRACTICE;

13                          3.    TESTS FOR USE OF DRUGS;

14                          4.    TESTS FOR THE PRESENCE OF THE HUMAN  
15 IMMUNODEFICIENCY VIRUS; OR

16                          5.    FAMILY MEDICAL HISTORY, EXCEPT FOR FAMILY  
17 GENETICS AS THEY RELATE TO A GENETIC TEST DESCRIBED IN SUBPARAGRAPH (I)1  
18 OF THIS PARAGRAPH.

19                          (4)   “GENETIC SERVICES” MEANS HEALTH SERVICES THAT ARE  
20 PROVIDED TO OBTAIN, ASSESS, OR INTERPRET GENETIC INFORMATION OR THE  
21 RESULTS OF GENETIC TESTS.

22                          (5)   “GENETIC TEST” MEANS AN ANALYSIS OF HUMAN DNA, RNA,  
23 CHROMOSOMES, PROTEINS, OR METABOLITES THAT DETECTS GENOTYPES,  
24 MUTATIONS, OR CHROMOSOMAL CHANGES.

25                          (6)   “INSURANCE CARRIER” MEANS A COMPANY AUTHORIZED TO SELL  
26 INSURANCE POLICIES IN THE STATE.

27                          (B)   (1)   THIS SECTION APPLIES ONLY TO LIFE INSURANCE, LONG-TERM  
28 CARE INSURANCE, AND DISABILITY INSURANCE POLICIES OR CONTRACTS.

1           **(2) THIS SECTION DOES NOT PROHIBIT AN INSURANCE CARRIER THAT**  
2 **OFFERS, ISSUES, OR DELIVERS A LIFE INSURANCE, LONG-TERM CARE INSURANCE,**  
3 **OR DISABILITY INSURANCE POLICY OR CONTRACT IN THE STATE FROM:**

4           **(I) ACCESSING AN APPLICANT'S MEDICAL RECORD AS PART OF**  
5 **THE APPLICATION PROCESS; OR**

6           **(II) CONSIDERING A MEDICAL DIAGNOSIS INCLUDED IN AN**  
7 **INDIVIDUAL'S MEDICAL RECORD, EVEN IF THE DIAGNOSIS WAS BASED ON THE**  
8 **RESULTS OF A GENETIC TEST.**

9           **(C) (1) AN INSURANCE CARRIER THAT OFFERS, ISSUES, OR DELIVERS A**  
10 **LIFE INSURANCE, LONG-TERM CARE INSURANCE, OR DISABILITY INSURANCE**  
11 **POLICY OR CONTRACT IN THE STATE MAY NOT:**

12           **(I) DENY OR LIMIT COVERAGE BASED ON WHETHER AN**  
13 **APPLICANT OR A POLICY OR CONTRACT HOLDER HAS UNDERGONE A GENETIC TEST;**

14           **(II) PROHIBIT, AS A CONDITION OF CONTINUING COVERAGE, A**  
15 **POLICY OR CONTRACT HOLDER FROM UNDERGOING A GENETIC TEST; OR**

16           **(III) USE A GENETIC TEST, THE RESULTS OF A GENETIC TEST,**  
17 **GENETIC INFORMATION, OR A REQUEST FOR GENETIC SERVICES TO REJECT, DENY,**  
18 **LIMIT, CANCEL, REFUSE TO RENEW, INCREASE THE RATES OF, AFFECT THE TERMS**  
19 **OR CONDITIONS OF, OR OTHERWISE AFFECT A LIFE INSURANCE, LONG-TERM CARE**  
20 **INSURANCE, OR DISABILITY INSURANCE POLICY OR CONTRACT.**

21           **(2) THE INSURANCE CARRIER, APPLICANT, OR POLICY OR CONTRACT**  
22 **HOLDER MAY NOT CHANGE, WAIVE, DISCHARGE, OR TERMINATE THE PROVISIONS OF**  
23 **PARAGRAPH (1) OF THIS SUBSECTION UNDER ANY CIRCUMSTANCES.**

24           **(D) THE COMMISSIONER MAY ISSUE AN ORDER UNDER §§ 4-113 AND 4-114**  
25 **OF THIS ARTICLE OR §§ 27-501 AND 27-505 OF THIS TITLE IF THE COMMISSIONER**  
26 **FINDS A VIOLATION OF THIS SECTION.**

27           SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
28 October 1, 2025.