



Support

Senate Bill 212 – Genetic Testing - Prohibitions on Disability, Life, and Long-Term Care Insurance and Educational Materials (Genetic Testing Protection Act of 2023)

Senate Finance Committee

February 8, 2023

The Maryland Affiliate of the American College of Nurse-Midwives supports *Senate Bill 212 – Genetic Testing - Prohibitions on Disability, Life, and Long-Term Care Insurance and Educational Materials (Genetic Testing Protection Act of 2023)*. 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.

ACNM supports this legislation because an individual's decision about whether to seek genetic testing should not be based on fear of discrimination by insurers. If someone is afraid of discrimination from a life, long-term care, or disability insurer, they may forgo genetic testing. Some couples or individuals seek genetic testing before becoming pregnant, as they want to determine the risk of passing a genetic disorder to a child. Other individuals may seek genetic testing to assess risk of breast or ovarian cancer. Decisions about genetic testing should be made by individuals, in consultation with their providers. Maryland has already made the policy decision to prohibit health insurance carriers from engaging in this practice and ACNM believes that the prohibition should now be extended to disability, life and long-term care insurance carriers.

We ask for a favorable report on this legislation. If we can provide any additional information, please contact Michael Paddy at mpaddy@policypartners.net.