



Maryland Occupational Therapy Association

PO Box 36401, Towson, Maryland 21286 ♦ mota-members.com

| | |
|----------------------|--|
| Committee: | Senate Finance Committee |
| Bill Number: | Senate Bill 212 |
| Title: | Genetic Testing - Prohibitions on Disability, Life, and Long-Term Care Insurance and Educational Materials (Genetic Testing Protection Act of 2023) |
| Hearing Date: | February 8, 2023 |
| Position: | Support |

The Maryland Occupational Therapy Association (MOTA) supports *Senate Bill 212 – Genetic Testing - Prohibitions on Disability, Life, and Long-Term Care Insurance and Educational Materials (Genetic Testing Protection Act of 2023)*. This bill will prohibit life insurance, long-term care 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 the coverage.

MOTA wants to remove barriers to people obtaining disability and long-term care insurance. Such coverage is essential in supporting people being able to live as independently as possible. Maryland law already prohibits using 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.