



Facing Hereditary Cancer EMPOWERED

February 8, 2023

RE: SB 212 – The Genetic Testing Protection Act of 2023

Position: SUPPORT

Thank you for the opportunity to comment on Senate Bill 212. Please note that more extensive comments have been submitted as written testimony.

FORCE is a national nonprofit that advocates for people facing hereditary cancers. Most of our constituents carry an inherited genetic mutation that increases their cancer risk.

For instance, causing up to 60% risk of colon cancer, Lynch Syndrome affects about 1 in 300 people. While this number is sobering, the good news is that these cancers can be prevented or detected earlier when they are easier to treat.

Medical guidelines recommend these individuals undergo more intensive, more frequent cancer screenings starting at younger ages. People with Lynch mutations begin screening colonoscopy every 1-2 years between the ages of 20-25. If polyps are found, they are removed, eliminating the chance that they become cancerous.

An estimated 10% of Americans carry an inherited mutation that increases their cancer risk. With genetic testing, we can easily identify these people. **Awareness and evidence-based interventions empower members of our community to be proactive with their health, and reduce their risk, making them strong candidates for insurance.** Why are we penalizing them?

The federal GINA law falls short of providing comprehensive protections. Many members of our community have been denied or charged much higher rates for life, disability and long-term care insurance. Some people refuse genetic testing, fearing that it that will impact their ability to get insurance. This doesn't mean they don't have a genetic mutation; it means they are choosing to be uninformed due to the insurance consequences.

Maryland should prohibit insurers from considering genetic information in their coverage decisions. We urge you to endorse SB212, ensuring that all Maryland residents have access to the insurance they need.