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The Maryland House of Delegates
ANNAPOLIS, MARYLAND 21401

HB155 Genetic Testing Prohibition on Disability, Life, and Long-Term Care Insurance and Educational Materials (Genetic Testing Protection Act of 2023) - Favorable

Good afternoon Chairwoman Pena-Melnyk and Members of the Finance Committee. I am here to ask for your support of the bill I have introduced, House Bill 155, the Genetic Testing Prohibition on Disability, Life, and Long-Term Care Insurance and Educational Materials (Genetic Testing Protection Act of 2023).

At the federal level, the Genetic Information Nondiscrimination Act (GINA) passed 15 years ago to prevent health insurers and employers from discriminating against an individual, based on their genetic information. Unfortunately, this legislation did not extend to 3 types of insurances: Life, Long-Term Care, or Disability Insurance.

It's time for Maryland to prohibit these insurers from canceling, limiting, increasing the premium, or denying coverage based on genetic information.

The intent for this legislation is to avoid discrimination that patients with familial diseases and cancers *have* experienced. Genetic tests are helpful information for patients as they make life decisions, including securing a life insurance policy for themselves and/or their families. They should not be treated differently, discriminated against, or delay receiving a genetic test because they fear of insurers denial or rates being increased due to their genetics.

Several other states have passed legislation with individual legislation that addresses these types of insurances, one at a time: Life Insurance, Disability Insurance, and Long-Term Care Insurance. For a comparison to our bill, in 2020, Florida passed [House Bill 1189](#), which prohibited life insurers and long-term care insurers from discriminating an individual based on genetic tests.

We have not seen adverse effects on insurance premiums due to passage of legislation. In fact, in Maryland a bill was passed in 2008 ([HB29](#)) that prevented Long-Term Care insurers from discriminating against patients who receive genetic tests.

We thank you for your time and ask for a favorable report of House Bill 155.