



NURSE PRACTITIONER
Association of Maryland

“Advocating for Nurse Practitioners since 1992”

SB 757

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

Position: **SUPPORT**

Dear Chair Pena-Melnyk, Vice Chair Cullison, and Members of the Committee:

On behalf of the over 800 members, the Nurse Practitioner Association of Maryland, Inc. (NPAM), and the over 8,000 Nurse Practitioners licensed to practice in Maryland, I am writing to support SB 757.

My name is Dr. Dale Jafari and I have been a Nurse Practitioner in Women’s Health on the rural Eastern Shore of Maryland for more than 27 years. I serve the five mid-shore communities of Talbot, Dorchester, Caroline, Queen Anne’s, and Kent County including multiple communities of medically underserved populations.

In order to guide the appropriate health screening procedures and intervals, we screen every new patient for personal and family history that may indicate they have an increased risk for specific cancers. Those patients who are recommended for genetic testing due to provocative or personal health history are protected from having the results of that testing impact their access to health insurance coverage or exclusions through the 2008 federal Genetic Information Discrimination in Employment (GINA). SB 757 will reach beyond the prohibition of healthcare services by health insurance plans based on known genetic risk to extend to life ins, long term care insurance, and disability. These are currently exempt from GINA.

I am personally impacted by this as a Women’s Health provider. I recommend to my patients who are considering genetic testing for a deleterious mutation that they must consider that the results of genetic testing could result in a positive result indicating increased risk for certain cancers. Once they have that information, they must disclose the positive result if they apply in the future for life insurance, long term care insurance, or disability insurance. Such disclosure may result in an unfavorable decision regarding underwriting of those policies. If the patient already has such policies in place BEFORE undergoing genetic testing, consideration must be given to the risk that they will not be covered for an outcome related to the known positive genetic predisposition. SB 757 will protect my patients, your constituents, to be denied payouts for a death or disability related to an as yet unidentified genetic mutation. This Bill protects the patient from insurance prejudice or denial of coverage.

The Nurse Practitioner Association of Maryland is in full support of SB 757. It is our hope that the Bill is given a favorable report so that our patients may have access to care despite a potential deleterious genetic mutation.

Should you have any questions, please feel free to contact me or our government relations consultant, Sarah Peters, at speters@hbstrategies.us.

Sincerely,

S. Dale G. Jafari

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