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Bill: Senate Bill 757 **Position: SUPPORT**

The Genetic Testing Protection Act is a crucial safeguard to ensure that Marylanders are not unjustly denied disability, life, or long-term care insurance based on their genetic information. Genetic testing holds immense potential to improve healthcare by identifying risks early and guiding treatment decisions. However, without strong confidentiality protections, this valuable tool can be "weaponized" leading to discrimination, denial of coverage, and financial hardship for individuals with inherited conditions. By prohibiting insurers from using genetic test results to determine eligibility, rates, or benefits, this legislation empowers patients to make informed healthcare choices without fear of unjust consequences.

As a nurse practitioner, I care for patients who carry hereditary gene mutations linked to life-threatening diseases. While medical advancements offer treatments to slow disease progression, many patients hesitate to undergo genetic testing, fearing that a positive result will render them uninsurable. Without legal protections, they are forced to choose between knowledge that could save their lives and the ability to secure essential coverage.

These are not hypothetical concerns, they are real stories from real people. A 53-year-old patient in my clinic recently tested positive for transthyretin amyloidosis with peripheral neuropathy and cardiac involvement, having inherited the Leu58H variant from her father. She pursued genetic testing in hopes of accessing life-saving treatment, only to later discover she was denied life insurance due to her newly classified pre-existing condition. Cases like hers underscore the urgent need for SB 757.

Genetic testing should be a pathway to better health, not a barrier to financial security. I urge you to support this critical legislation to protect Marylanders from discrimination and ensure that genetic advancements serve to enhance rather than limit access to care.

I respectfully request that you SUPPORT – SB 757 Genetic Testing – Prohibition on Disability, Life, and Long-Term Care Insurance (Genetic Testing Protecting Act).

Sincerely,
Nícole Lollo
Nicole Lollo, MS, AGPCNP-BC
Past President, Nurse Practitioner Association of Maryland

The Nurse Practitioner Association of Maryland, Inc. 5372 Iron Pen Place Columbia, MD 21044 Office: 443-367-0277 Fax: 410-772-7915 www.npamonline.org NPAM@npedu.com