



Committee: Senate Finance Committee

Bill Number: Senate Bill 757 – Genetic Testing - Prohibition on Disability, Life, and Long-Term Care Insurance (Genetic Testing Protection Act)

Hearing Date: February 26, 2025

Position: Support

The Coordinating Center supports *Senate Bill 757 – Genetic Testing - Prohibition on Disability, Life, and Long-Term Care Insurance (Genetic Testing Protection Act)*. The bill prohibits carriers that offer life insurance, long-term care insurance, and disability insurance policies or contracts from discriminating against individuals based on genetic tests.

The Coordinating Center, a Maryland statewide nonprofit care coordination organization for people living with disabilities and complex medical needs, supports this legislation because an individual’s decision about whether to seek genetic testing should not be based on fear of discrimination by insurance carriers. If someone is afraid of discrimination from a life, long-term care, or disability insurer, they may forgo genetic testing. Decisions about genetic testing should be made by individuals, in consultation with their providers and not based around the concern of not qualifying for an insurance product, months or years later. Maryland has already made the policy decision to prohibit health insurance carriers from engaging in this practice and The Coordinating Center believes that the prohibition should now be extended to disability, life and long-term care insurance carriers.

We ask for a favorable report. If we can provide any additional information that is helpful, please contact Robyn Elliott at relliott@policypartners.net.