

February 20, 2025

Senator Pamela Beidle

RE: SB 0757 – Genetic Testing Protection Act

Position: SUPPORT

On behalf of the University of Maryland School of Medicine, thank you for the opportunity to support SB0757 Genetic Testing- Prohibition on Disability, Life and Long-Term Care Insurance (Genetic Testing Protection Act). I am the director of the Master's in Genetic Counseling Training Program, a genetic counselor and an Assistant Professor in the Department of Pediatrics.

This bill will help to ensure that all Marylanders receive timely preventative care. With recent advances in genomic technologies, genetic testing has emerged as a vital tool to provide patients, their families, and their providers with valuable information to personalize their healthcare. Genetic testing reduces the need for unnecessary tests and procedures by providing more precise information about a patient's specific health risks. Early detection and prevention can lead to significant cost savings in the long term as well as improved outcomes for the patient.

Maryland SB0757 is a crucial step in ensuring genetic privacy and protecting individuals from discrimination by disability, life, and long-term care insurance providers. Advances in genetic testing allow individuals to assess their risk for various medical conditions, but using this information to determine insurance eligibility or premiums may discourage people from seeking potentially life-saving testing. Without legal protections, individuals could face higher rates or even denial of coverage based on genetic predispositions rather than actual medical conditions. This bill upholds the principle that genetic information should remain private and not be used as a tool for financial discrimination.

Furthermore, SB0757 promotes fairness and equity by preventing insurance companies from disproportionately targeting individuals based on factors beyond their control. Genetic predisposition does not guarantee the development of a disease, and using such information to determine insurance coverage reinforces systemic inequalities in healthcare and financial security. By prohibiting the use of genetic data in insurance decisions, Maryland ensures that individuals are judged based on their actual health status rather than predictive genetics. This legislation



fosters a more inclusive and just healthcare system, empowering individuals to pursue genetic testing without fear of negative consequences.

Until life insurance, long term care, and disability insurances have the data to use genetic information to accurately assess risk, both as a risk factor and a mitigating factor, Marylanders need the statutory protections afforded by SB0757. This is the only way to ensure that all Marylanders can comfortably choose to receive life-saving genetic information. At the University of Maryland School of Medicine, we are dedicated to providing the best medical care to our patients and their families. Therefore, we urge a favorable report on SB0757.

Sincerely,



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