

Committee on Banking and Insurance

HB 1189 — Genetic Information for Insurance Purposes

by Reps. Sprowls, Williamson, and others (CS/CS/SB 1564 by Judiciary Committee; Banking and Insurance Committee; and Senator Stargel)

The bill provides that life insurers and long-term care insurers may not cancel, limit, or deny coverage or establish differentials in insurance rates based on genetic information. Such insurers also may not require or solicit genetic information, use genetic test results, or consider a person's decisions or actions relating to genetic testing in any manner for any insurance purpose. The bill applies to life insurers and long-term care insurers the existing prohibitions that apply to health insurers.

The bill specifies that these prohibitions do not prevent a life insurer or long-term care insurer from accessing an individual's medical record as part of an application exam or considering a medical diagnosis included in the medical record, even if a diagnosis was made based on the results of a genetic test.

The bill applies to policies entered into or renewed on or after January 1, 2021.

If approved by the Governor, these provisions take effect July 1, 2020.

Vote: Senate 35-3; House 110-0