
DIGEST

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HB 521 Original

2024 Regular Session

Freeman

Abstract: Further prohibits the use of genetic information relative to life and long-term care insurance.

Present law generally prohibits an insurer offering life and long-term care insurance policies, or annuities contracts including group plans, from considering an individual's or the individual's family member's participation in genetic research for underwriting purposes.

Present law prohibits an insurer from cancelling or refusing to renew an existing policy based on the fact that an individual or the individual's relative requested or received genetic services or participated in genetic research, including clinical research that includes genetic services.

Proposed law further prohibits an insurer from limiting or denying coverage or establishing differentials in premium rates based on the genetic testing of an individual or the individual's relative. Otherwise retains present law.

(Amends R.S. 22:918(C)(1) and (2))