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## DIGEST

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HB 521 Engrossed

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 from considering, for insurance coverage or underwriting purposes, an individual's or the individual's family member's participation in genetic or clinical research.

Proposed law further prohibits the insurer from considering an individual's or the individual's family member's genetic test. Otherwise retains present law.

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 family member 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 increasing premium rates, based on the genetic testing of an individual or the individual's family member. Otherwise retains present law.

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

### Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the original bill:

1. Prohibit an insurer from considering, with respect to coverage and underwriting decisions, the genetic test of an individual or the individual's family member.
2. Prohibit an insurer from increasing premium rates on existing policies based on the individual's or the individual's family member's participation in genetic research or services.
3. Make technical changes.