

2024 Regular Session

HOUSE BILL NO. 521

BY REPRESENTATIVE FREEMAN

1 AN ACT

2 To amend and reenact R.S. 22:918(B)(1) and (C)(1) and (2), relative to the use of genetic  
3 testing with respect to life and long-term care insurance; to provide relative to  
4 prohibited actions regarding policies; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:918(B)(1) and (C)(1) and (2) are hereby amended and reenacted  
7 to read as follows:

8 §918. Prohibited discrimination; genetic information derived from participation in  
9 genetic research or testing or clinical research; definitions

10 \* \* \*

11 B. An insurer, in determining eligibility for coverage, establishing premiums,  
12 limiting coverage, or making any other underwriting decisions, shall not do either  
13 of the following:

14 (1) Take into consideration the fact that an individual or a family member  
15 of the individual participated in genetic research or testing, including any request for  
16 or receipt of genetic services or participation by an individual or family member in  
17 clinical research or testing that includes genetic services, unless the results of that  
18 genetic research or test are included in the individual's medical record or provided  
19 by the individual for consideration by the insurer.

20 \* \* \*

21 C. An insurer shall not do any of the following:

1                     (1) ~~Cancel or refuse to renew~~ Cancel, limit, refuse to renew, deny coverage,  
2                     or increase premium rates with respect to an existing policy based on the fact that an  
3                     individual or a family member of the individual requested or received genetic  
4                     services.

5                     (2) ~~Cancel or refuse to renew~~ Cancel, limit, refuse to renew, deny coverage,  
6                     or increase premium rates with respect to an existing policy based on the fact that an  
7                     individual or a family member of the individual participated in genetic research,  
8                     including clinical research that includes genetic services.

9   \*         \*         \*

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SPEAKER OF THE HOUSE OF REPRESENTATIVES

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PRESIDENT OF THE SENATE

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GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: \_\_\_\_\_

**CODING:** Words in ~~struck through~~ type are deletions from existing law; words underscoped are additions.