ACT No. 224

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) 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 individual or a family member of the individual requested or received genetic 4 services. (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 SPEAKER OF THE HOUSE OF REPRESENTATIVES PRESIDENT OF THE SENATE GOVERNOR OF THE STATE OF LOUISIANA

ENROLLED

HB NO. 521

APPROVED:

1

3

5