
DIGEST

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HB 703 Engrossed

2021 Regular Session

DuBuisson

Abstract: Generally prohibits an insurer's use of genetic information and genetic testing relative to underwriting purposes of life and long-term care insurance policies and annuities contracts.

Proposed law defines "DNA", "family member", "genetic information", "genetic services", "genetic test", "individual", and "insurer".

Proposed 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, unless the results of that genetic research are included in the individual's medical record provided by the individual for consideration by the insurer.

Proposed law prohibits an insurer's requests for or receipts of genetic services or clinical research, and prohibits an insurer from requiring or requesting individuals or family members to take a genetic test.

Proposed 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 on the fact that an individual or the individual's family member participated in genetic research, including clinical research that includes genetic services.

Proposed law prohibits an insurer's purchase of an individual's genetic information without the individual's written consent.

Proposed law, under certain circumstances, does not prevent an insurer from certain actions related to accessing an individual's medical records for application processes, establishing rules for eligibility for enrollment, adjusting premium or contribution amounts, increasing premiums for employers, and considering genetic information relevant to a potential medical condition that impacts mortality or morbidity, when such consideration is based on sound actuarial principles or reasonably expected experience.

(Adds R.S. 22:918)