

2024 Regular Session

HOUSE BILL NO. 521

BY REPRESENTATIVE FREEMAN

INSURANCE/LIFE: Prohibits the use of genetic information relative to life and long-term care insurance

1 AN ACT

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

5 Be it enacted by the Legislature of Louisiana:

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

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

10 * * *

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

12 (1) ~~Cancel or refuse to renew~~ Cancel, limit, refuse to renew, deny coverage,
13 or establish differentials in premium rates with respect to an existing policy based
14 on the fact that an individual or a family member of the individual requested or
15 received genetic services.

16 (2) ~~Cancel or refuse to renew~~ Cancel, limit, refuse to renew, deny coverage,
17 or establish differentials in premium rates with respect to an existing policy based
18 on the fact that an individual or a family member of the individual participated in
19 genetic research, including clinical research that includes genetic services.

20 * * *

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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))