

RÉSUMÉ DIGEST

ACT 224 (HB 521)

2024 Regular Session

Freeman

Existing 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.

New law retains existing law and further prohibits the insurer from considering an individual's or the individual's family member's genetic test.

Existing 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.

New law retains existing law and 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.

Effective August 1, 2024.

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