Some insurers hesitate to embrace genetic testing

"For some people, the first symptom of this is cardiac arrest — they drop dead on the soccer field, the basketball court," said Christman, sitting in his living room while his kids, all 12 years old and younger, played around him. "We have a chance to be a step ahead of the game here. You just think it's a nobrainer for the insurance company." But as genetic testing spreads, revolutionizing how doctors recognize and treat illness, the insurance industry is in a muddle. A genetic test one insurer calls "actionable," another considers "unnecessary." Some will pay to test sick patients, but not to find out who's at risk.

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