

Insurers should be free to discriminate based on genetics

The following is an excerpt.

A [recent NPR story](#) described efforts to extend the Genetic Information Nondiscrimination Act (GINA) to long-term care insurance providers. GINA, passed in 2008, prohibits health insurers from taking into account genetic information about you when deciding what coverage to offer you and at what price. The goal of GINA was to prohibit insurers from charging a higher premium to those whose genetic markers suggest they may develop a costly disease down the road, e.g., cancer.

Risk assessment is the bread and butter of insurers on a free market. The more accurately insurers can price risk, the better premium they are able to offer you than their competitors. Gaining and evaluating the best data available on potential risks, therefore, is a crucial activity.

View the original article here: [Insurers Should Be Left Free to Discriminate Based on Your Genetics](#)