

Life insurance and the Genetic Information Nondiscrimination Act

Are you more likely to develop cancer, Alzheimer's or Huntington's disease later in life? With a few strokes of a cotton swab, you can have that information. And life insurers argue they should have it, too.

As voluntary genetic testing for disease has become more popular, so too have the laws aimed at preventing discrimination based on the results of such tests. In 2008, the Genetic Information Nondiscrimination (GINA) Act was signed by President George W. Bush, effectively protecting Americans against discrimination from employers and health insurance companies based on genetic information.

But GINA applies only to health insurance; the law spares companies that sell life insurance, disability insurance and long-term care insurance, which means they can and do deny coverage based on a human's genetics.

Read the full, original story here: [Double helix: The tricky landscape between life insurers, science and consumers](#)

Additional Resources:

- "[Learning of Risk of Alzheimer's Seems to Do No Harm](#)," New York Times
A study by Boston University Professor Robert Green found that when people got genetic test results that indicated a risk of Alzheimer's, they did not become psychologically distressed, but they did tend to buy life insurance. From the article:

Some study participants have already bought long-term care insurance specifically because they learned they had an e4 gene, Dr. Green said, adding that this scares long-term-care insurance companies. He said that when he mentioned those purchases in a presentation to insurance executives, whom he described as a staid group, some leapt to their feet and shouted that there would be no more long-term-care insurance if too many people with risky genes started buying policies.

- "[Genetic Discrimination](#)," National Human Genome Research Institute
Review the history of the Genetic Information Nondiscrimination Act at this website from the NIH.
- "[Five years on: How to comply with the GINA genetic information law](#)," Business Management Daily
This crib sheet from Business Management Daily includes suggestions for GINA compliance.