

Viewpoint: Consumers with risky genes shouldn't be penalized by insurers

[P]eople who have genetic tests run the risk of being denied some insurance if the test turns out positive. Such tests, carried out as part of medical diagnosis, or even disinterestedly as part of a research project, can determine whether an individual is susceptible to a debilitating or life-threatening condition.

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Unlike medical insurance, companies offering life or travel insurance can refuse to insure or can raise premiums if someone is known through genetic testing to be susceptible to a particular condition. And there is no hiding the bad news away: knowingly doing so will void a policy. This creates a paradox for the individual. Even if a test has been conducted, and knowledge exists about an individual's health, it is best in a financial sense for the individual not to have that knowledge.

Needless to say, researchers fear people will be increasingly wary of putting themselves forward for genetic testing if finding out the results means their financial security is threatened or undermined this way.

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Existing, diagnosed conditions, and habits such as smoking, will obviously affect the health prospects and longevity of individuals. But a clear distinction can be made, and should be made, between those facts and choices about health and the potential contained in an individual's genes.

The GLP aggregated and excerpted this blog/article to reflect the diversity of news, opinion, and analysis. Read full, original post: [Genetic tests should not jeopardize your chance of securing insurance policies](#)