



## After GINA, Where Do Life Insurance Firms Stand on Using Genomic Information for Coverage Decisions?



In a March 2, 2010, article, GenomeWeb's Turna Ray reports on the potential use of genomic testing information for life insurance underwriting decisions. Though the Genetic Information Non-Discrimination Act (GINA) currently provides legal protection against genetic discrimination for health insurance and employment purposes, life insurance companies are exempt from GINA. Additionally, most states do not restrict the use of genetic information in life insurance underwriting, according to the article.

The growing concern involves whether participation in genomic testing services could impact individuals' insurance coverage, and how this will effect their decisions to participate in such testing. Representatives from several major genetic testing companies, as well as the Coriell Institute, were interviewed for this story. Dr. Courtney Sill, Coriell's Director of Communications, explained the Coriell Personalized Medicine Collaborative's stance regarding this issue.

"According to Courtney Sill ... the organization has had discussions with insurers about best practices to communicate disease risk to individuals and the potential for employer wellness programs to promote personalized medicine in their efforts to encourage healthy lifestyles," the article reports. "Their goal is not to save money by discriminating using genetic information but to ultimately decrease healthcare costs by reducing adverse drug reactions using more tailored medical care and also by promoting healthy living,' Sill said."

The article points out that although Coriell participants can choose to share deidentified data with non-profit and for-profit groups, the CPMC does not have any data-sharing partnerships with private payors, including life insurance firms.

**To read this article in its entirety, visit the GenomeWeb website:**

<http://www.genomeweb.com/dxpgx/after-gina-where-do-life-insurance-firms-stand-using-genomic-information-coverag>