

# Genome Statute and Legislation Database

[Search for Enacted Laws related to "Other Lines of Insurance Nondiscrimination"](#)

The Genome Statute and Legislation Database is comprised of state statutes and bills introduced during the 2007-2020 U.S. state legislative sessions.

## Overview

NHGRI's Table of State Statutes Related to Genomics provides the total number of states that have enacted legislation on the topics in the database, together with a description of each topic. The Genome Statute and Legislation Database is reviewed and updated monthly. Searchable topics in the database include employment and insurance discrimination, health insurance coverage, privacy, research, the use of residual newborn screening specimens and other topics of interest.

Definitions of terms such as "bill", "statute", and "regulation" are available through the Glossary of Statutory, Legislative, and Regulatory Terms.

For other helpful links and legislative databases, please see [Additional Resources](#).

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Connecticut	2021 State Bills Connecticut 2021 SB 841	Other Lines of Insurance Nondiscrimination	Enacted	Prohibits insurers, health care centers and fraternal benefit societies from, in connection with the issuance, withholding, extension or renewal of an annuity or an insurance policy for life, credit life, disability, long-term care, accidental injury, specified disease, hospital indemnity or credit accident insurance: (1) requesting, requiring, purchasing or using information obtained from an entity providing direct-to-consumer genetic testing without the informed written consent of the individual who has been tested; (2) conditioning insurance rates, the provision or renewal of insurance coverage or benefit or other conditions of insurance for an individual on a requirement or agreement that the individual undergo genetic testing; and (3) conditioning insurance rates, the provision or renewal of insurance coverage or benefit or other conditions of insurance for an individual on the results of any genetic testing of a member of the individual's family unless the results are contained in the individual's medical record. 7/7/2021 Signed by the Governor. Effective October 1, 2021.
Florida	2020 State Bills Florida 2020 HB 1189	Other Lines of Insurance Nondiscrimination, Privacy	Enacted	Amends the state insurance law pertaining to the use of genetic information. Prohibits life, long-term care, or disability income insurers from: (1) canceling, limiting or denying coverage, or establishing differentials in premium rates, based on genetic information in the absence of a diagnosis; (2) requiring or soliciting genetic information, using genetic test results, or considering a person's actions related to genetic testing for any insurance purpose. 6/30/2020 Approved by the Governor. Effective 7/1/2020.
Illinois	2019 State Bills Illinois 2019 HB 2189	Other Lines of Insurance Nondiscrimination	Enacted	A company providing direct-to-consumer commercial genetic testing is prohibited from sharing genetic test information or other personally identifiable information about a consumer with any health or life insurance company without written consent from the consumer. Direct-to-consumer genetic tests are added to the definition of genetic test under the Genetic Information Privacy Act. 7/26/2019 Public Act. Effective January 1, 2020.

Louisiana	2021 State Bills Louisiana 2021 HB 703	Other Lines of Insurance Nondiscrimination	Enacted	Applies provisions that prohibit the use of genetic testing for health insurance and underwriting purposes to life and long-term care insurance policies. Applies prohibitions for unfair or deceptive acts or practices on the basis of genetic information to life and long-term care insurance policies. 6/11/21 Signed by the Governor. Becomes Act No. 242. Effective August 1, 2021.
Maine	2019 State Bills Maine 2019 LD 1314	Other Lines of Insurance Nondiscrimination	Enacted	Prohibits insurers from requesting, requiring, purchasing or using information obtained from a direct-to-consumer genetic test without consent of the individual tested. Types of insurance covered under the law would include life, credit life, disability, long-term care, accidental injury, specified disease, hospital indemnity or credit accident insurance or an annuity. June 5, 2019 Signed by the Governor. Effective 90 days after adjournment on 6/19/19.
Maryland	2008 State Bills Maryland 2008 HB 29	Other Lines of Insurance Nondiscrimination	Enacted	This bill prohibits long-term care insurance carriers from requesting or requiring a genetic test to deny or limit coverage or charge a higher rate for the same coverage. These entities may not use the results of a genetic test, genetic information, or a request for genetic services to deny or limit coverage or charge a higher rate for the same coverage except that genetic information or the results of a genetic test may be used for such purposes if based on sound actuarial principles. Approved by the Governor May 22, 2008.
Maryland	2008 State Bills Maryland 2008 SB 918	Other Lines of Insurance Nondiscrimination	Enacted	This bill prohibits long-term care insurance carriers from requesting or requiring a genetic test to deny or limit coverage or charge a higher rate for the same coverage. These entities may not use the results of a genetic test, genetic information, or a request for genetic services to deny or limit coverage or charge a higher rate for the same coverage except that genetic information or the results of a genetic test may be used for such purposes if based on sound actuarial principles. Approved by the Governor May 22, 2008.
South Dakota	2021 State Bills South Dakota 2021 SB 178	Health Insurance Nondiscrimination, Other Lines of Insurance Nondiscrimination, Privacy	Enacted	Existing law prohibits health carriers, in determining eligibility for coverage, establishing premiums, limiting coverage, renewing coverage, or any other underwriting decision from, in connection with the offer, sale, or renewal of insurance: (1) requiring or requesting an individual or a blood relative of the individual to take a genetic test; or (2) taking into consideration the fact that a genetic test was refused by an individual or a blood relative of the individual. Amends existing law by adding life insurers and long-term care insurers to covered entities. Prohibits any company providing genetic testing directly to a consumer from sharing any genetic test, genetic information, or other personally identifiable information of a consumer with any health carrier, life insurer, or long-term care insurer without written consent from the consumer. A company that provides genetic testing may communicate with a health carrier for the purposes of payment, coordination of medical treatment, or patient care so long as such communication is compliant with the Health Insurance Portability and Accountability Act and only used for the purposes permitted. 3/29/2021 Signed by the Governor. Effective 1/1/2022.