

2024 Regular Session

HOUSE BILL NO. 521

BY REPRESENTATIVE FREEMAN

INSURANCE/LIFE: Prohibits the use of genetic information relative to life and long-term care insurance

1 AN ACT

2 To amend and reenact R.S. 22:918(B)(1) and (C)(1) and (2), relative to the use of genetic
3 testing with respect to life and long-term care insurance; to provide relative to
4 prohibited actions regarding policies; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:918(B)(1) and (C)(1) and (2) are hereby amended and reenacted
7 to read as follows:

8 §918. Prohibited discrimination; genetic information derived from participation in
9 genetic research or testing or clinical research; definitions

10 * * *

11 B. An insurer, in determining eligibility for coverage, establishing premiums,
12 limiting coverage, or making any other underwriting decisions, shall not do either
13 of the following:

14 (1) Take into consideration the fact that an individual or a family member
15 of the individual participated in genetic research or testing, including any request for
16 or receipt of genetic services or participation by an individual or family member in
17 clinical research or testing that includes genetic services, unless the results of that
18 genetic research or test are included in the individual's medical record or provided
19 by the individual for consideration by the insurer.

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2. Prohibit an insurer from increasing premium rates on existing policies based on the individual's or the individual's family member's participation in genetic research or services.
3. Make technical changes.