Insurance and Real Estate Committee
JOINT FAVORABLE REPORT

Bill No.: HB-7262
Title: AN ACT CONCERNING THE USE OF GENETIC INFORMATION AND TESTING BY LIFE INSURANCE COMPANIES.
Vote Date: 3/14/2019
Vote Action: Joint Favorable
PH Date: 3/5/2019

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SPONSORS OF BILL:
Insurance and Real Estate Committee

REASONS FOR BILL:
To prevent life insurance companies doing business in this state from requiring genetic testing or genetic information in connection with life insurance policies and annuity contracts in this state, for the purpose of preventing certain groups from being denied policies due to their genetic information.

RESPONSE FROM ADMINISTRATION/AGENCY:
State of Connecticut Commission on Human Rights and Opportunities supports this bill because the Commission is "responsible for enforcing existing law prohibiting discrimination based on genetic information", according to their testimony.

NATURE AND SOURCES OF SUPPORT:
None expressed.

NATURE AND SOURCES OF OPPOSITION:
Eric George, President, Insurance Association of Connecticut testified that the bill would prevent insurance companies from ever using genetic information, even with the consent of the individual. He expressed that all medical information used in underwriting is private, and only obtained through the consumer’s consent. IAC supports that the genetic testing company should not be sharing the results with anyone whom the consumer did not consent
to, but the law should not take away the consumer’s ability to choose who they share the information with—consumers should control their own data.

Reported by: Logan Cotter  Date: 03/27/19