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**HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES**

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**STATE OF MAINE  
HOUSE OF REPRESENTATIVES  
130TH LEGISLATURE  
FIRST SPECIAL SESSION**

COMMITTEE AMENDMENT “ ” to H.P. 800, L.D. 1085, “An Act Relating to the Use of Genetic Information for Insurance Purposes”

Amend the bill by striking out everything after the enacting clause and inserting the following:

**Sec. 1. 24-A MRSA §2159-C, sub-§1, ¶B,** as enacted by PL 1997, c. 677, §2, is amended to read:

B. "Genetic information" means the information concerning genes, gene products or inherited characteristics that may be obtained from an individual or family member derived from genetic testing of an individual's genetic material or genes to determine the presence or absence of variations or mutations, including carrier status, that are scientifically or medically determined to cause a disease, disorder or syndrome, or that are associated with a statistically increased risk of developing a disease, disorder or syndrome, that is asymptomatic at the time of testing. Such genetic testing does not include routine physical examinations or chemical, blood or urine analysis, unless conducted purposefully to obtain genetic information or answer questions regarding family history.

**Sec. 2. 24-A MRSA §2159-C, sub-§3,** as enacted by PL 1997, c. 677, §2, is repealed.

**Sec. 3. 24-A MRSA §2159-C, sub-§3-A** is enacted to read:

**3-A. Use of genetic information in life, disability and long-term care insurance.**  
This subsection governs the use of genetic information by an insurer in the issuance, withholding, extension or renewal of an insurance policy for life, credit life, disability, long-term care, accidental injury, specified disease, hospital indemnity or credit accident insurance or an annuity.

A. In the absence of a medical diagnosis of a disease, disorder or syndrome related to genetic information, an insurer may not cancel, limit or deny coverage or establish differentials in premium rates based on such genetic information.

**COMMITTEE AMENDMENT**

