

Should life insurance companies be allowed access to adverse genetic test results?

Since its introduction in 2001, a moratorium to protect against the availability of a person's genetic test results to life insurance providers has proven successful.

Until recently, this temporary ban was due to expire in 2011, but, due to its success, it has now been extended until 2014. The ban means that life insurance providers will not be able to base the policy they offer to customers on adverse results from genetic tests.

Campaigners have been urging for this basic right to be extended, arguing that the tests are not conclusive enough to affect a person's life insurance policy, and claim that it is unfair to base a customer's level of cover on such tests. The tests are based on some health professionals' opinions that there are genetic 'markers' which can indicate the likelihood of patients developing common diseases, such as cancer and heart disease.

However, campaigners argue that life insurance companies already use complex calculations based on age, existing illnesses, lifestyle and weight to calculate the expected lifespan and the risk of disease in someone applying for a policy, and it is unfair that genetic tests be treated any differently. Campaigners also believe that a person who may contract cancer or some such disease should still be allowed to insure themselves in case of death or critical illness; in fact it seems that these are the people who should have priority.

Several leading bodies, including the Association of British Insurers (ABI) are in favour of the prolonged moratorium, claiming the use of genetic test results is invasive and not guaranteed.

However, this is not how [life insurance](#) companies see it; they want to know if somebody has a disease gene that makes them more likely to claim on their life insurance policy so they can save themselves money. If the companies were allowed access to the results, those who need life insurance most could actually be insured for less and lucky if they can get a policy at all.

With the moratorium in place, those with adverse genetic test results are still able to insure themselves and their families for amounts up to £500,000 for life insurance, £300,000 for critical illness and £30,000 a year for income protection insurance.

However, there is one exception to the rule: those who test positive for the gene which causes Huntington's disease are 100 per cent certain to develop the disease. Huntington's disease is a hereditary neurological disorder of the central nervous system that causes progressive degeneration, disability and eventually death.

For this reason, insurers have been granted the right to ask for results to be revealed to them. Otherwise insurers have no right to know the outcome of genetic test results until 2014, while the decision is due to be reviewed next in 2011. However, the decision is unlikely to change unless genetic tests become more advanced and able to give a definitive test result.

About the Author

Daniel Collins writes on a number of topics on behalf of a digital marketing agency and a variety of clients. As such, this article is to be considered a professional piece with business interests in mind.

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