



CONSUMER ADVISORY

Life Insurance and Disability Income Insurance Cannot Use Genetic Test Results Against You

Starting October 1, 2025, life insurance and disability income insurance companies in Maryland cannot use your genetic information as a reason to deny you coverage, refuse to renew your policy, raise your rates, or change your policy terms based on a genetic test or your genetic information. The insurance companies also cannot require you to take a genetic test or provide them the results of one as a condition for issuing a new policy.

However, with your written permission, an insurance company may review your medical records as part of the application process. Those records may include genetic test results. While the company cannot use the genetic information itself, it may consider an actual medical diagnosis that appears in your record—even if that diagnosis was originally made using genetic testing—so long as the diagnosis is clearly related to the risk of the life or disability policy.

A “Genetic Test” is an analysis of human DNA, RNA, chromosomes, proteins, or metabolites that detects changes in chromosomes, genotypes, or genetic mutations.

If you believe that a life insurance or disability insurance company has used your genetic information against you, or violated any other part of this law, contact the Maryland Insurance Administration’s Health Coverage Assistance Team (H-CAT) at hcat.mia@maryland.gov, 410-468-2442, or go to: <https://qrco.de/hcat>.