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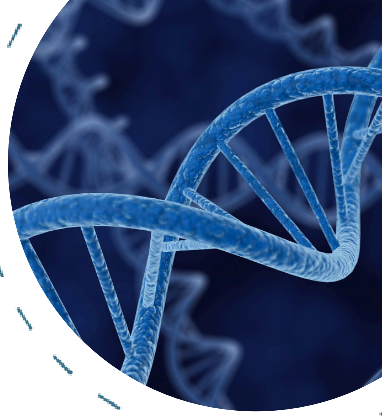

LIFE INSURERS AND GENETIC INFORMATION

QUESTIONS AND ANSWERS

Do life insurers access information from 23andMe, Ancestry.com and other companies that are offering at-home genetic tests?

- Life insurers do not access information from companies offering home genetic tests. To provide affordable coverage to as many people as possible, life insurers rely on verified medical information ordered by medical professionals. This information is found in medical files and reviewed with the consent of each applicant.

When is genetic information used by life insurers?

- Life insurers are always looking for ways to provide financial protection at more affordable rates. Advances in science, medicine and treatments have always provided these opportunities.

- But genetic information is not necessarily any more important than any other health or lifestyle factor in an applicant's medical record. Medical records do not always contain genetic information, though that may change in the future. Some suggest that DNA screening could become a routine part of primary care, offering physicians and patients with information that will help them better manage overall health.

- The result of any professionally administered test that is confirmed by a physician and correlated with the applicant's medical history is important. This includes not just the results of genetic tests, but more routine tests like colonoscopies, endoscopies and blood tests. Loss of access to the results of any of these or other tests in a medical record would undermine the ability of life insurers to properly evaluate the applicant's insurability.

Why do life insurers want full access to medical records?

- Full access to medical records is a tried-and-true way for life insurers to bring as much coverage to people as possible.

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- The sharing of information is the essence of a fair contract between two parties. And it is the only way to be fair to all policyholders — to set fair prices for all. In fact, access to a complete medical record might improve the ability of an applicant to obtain coverage. Life insurers have expanded coverage over time thanks to advances in medicine and technology that provide a clearer picture of health risks through medical records.

Will life insurers lower the cost of coverage if a person takes a genetic test, and it shows results favorable to their health?

- Genetic information can work in an applicant's favor. Although as part of holistic underwriting, other health factors are always considered.

- Consumers who avail themselves to advances in genetic science may be able to get lower rates for coverage. If a person has a family history of disease and a professionally administered genetic test is negative, then an insurer may give them a lower price. If a person's genetic test shows they have a risk of future disease, then they can take appropriate medical tests or treatment to detect the disease early, which again insurers look on favorably. Under both examples, the policyholder demonstrates greater insurability than if they had not been empowered with genetic information.

Why do life insurance companies need to consider genetic information when issuing a policy?

- Life insurers only need to consider genetic information in those instances where the personal physician would typically decide a genetic test is important. We do not order our own genetic tests. And, in most instances, insurers do not even access or review medical records. They only do so when the applicant's answers to the medical history form indicate that a physician has tested them for a disease or condition.

Why can't life insurers increase costs a little to make up for not getting genetic information?

- Theoretically, it is possible to raise rates. But the uncertainties introduced to the policy evaluation process by denying access to crucial medical information would leave life insurers guessing the right price to charge.

- Life insurers customize each policy to the consumer's profile. If insurers are forced to raise rates for all new policyholders due to a lack of essential information, it would undermine the personalized treatment people deserve.

- Put simply, many policyholders would be charged more than they should be — they would be forced to subsidize other policyholders.

Can all eligible employees at a workplace offering life insurance obtain coverage?

- Most coverage offered by employers is "guaranteed issue," meaning workers can obtain it during open enrollment or when they are first hired.

Does the Genetic Information Nondiscrimination Act (GINA) already provide protections for genetic information?

- GINA protects genetic information in connection with health insurance and employment. Life insurance and health insurance companies are entirely different. For example, health insurance companies may raise rates annually while a life insurer can never raise the cost of protection because of a change in a person's medical condition. In sharp contrast to health insurance, life insurers only get one chance to evaluate a person's medical condition, which is why we need all available medical information — and why we were treated entirely differently under GINA.

Do life insurers ask if you have taken a genetic test on an application?

- Life insurers typically ask people to provide all relevant medical information, which includes genetic information. But the importance of the information can vary. All information sought by life insurers is designed to ensure the company and the applicant are "on the same page," and the company can personalize the product offering. In general, we are only interested in at-home genetic results where the report says, "We suggest you discuss this important result with your personal physician." And, even then, an insurer will want the results of the physician-ordered, confirmed test result.

Will life insurers increase the cost of coverage if a person takes a genetic test, and it yields troubling results after the policy is issued?

- Life insurers never increase rates because of a change in a policyholder's medical situation following a policy issuance. We ask people to complete an application for coverage honestly and fully. Any new information that surfaces after an insured person honestly and fully discloses all medically relevant information will not impact premiums.

Can I participate in a genetic research study and keep the results to myself?

- Life insurers strongly support genetic research and encourage participation. Genetic information empowers people to take control over their health and future. Life insurers urge people not to delay getting coverage, especially before genetic testing. In many cases, participating in research projects can actually lead to lower premiums, since genetic results offer a clearer view of overall health. The clearer the picture, the more affordable coverage can be for everyone. However, to avoid potential impacts on insurability, it is best to secure the necessary coverage before participating.