

FEB 6 1997
COMMERCE AND REGULATION

HOUSE FILE 171
BY DODERER

(COMPANION TO LSB 1106SS
BY HAMMOND)

Passed House, Date _____ Passed Senate, Date _____
Vote: Ayes _____ Nays _____ Vote: Ayes _____ Nays _____
Approved _____

A BILL FOR

1 An Act prohibiting discrimination against a person by an insurer
2 on the basis of genetic information or testing.

3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

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HF 171

1 Section 1. NEW SECTION. 505.16A GENETIC INFORMATION AND
2 TESTING -- INSURANCE COVERAGE.

3 1. An insurer shall not discriminate against any
4 individual on the basis of genetic information or the refusal
5 of an individual to submit to genetic testing or to make
6 available the results of genetic testing in the application
7 for or issuance, delivery, extension, or renewal of a contract
8 or policy for insurance or in the fixing of rates, terms, or
9 conditions for such a contract or policy.

10 2. For the purposes of this section:

11 a. "Genetic information" means information derived from
12 genetic testing.

13 b. "Genetic testing" means genetic testing as defined in
14 section 729.6.

15 c. "Insurer" includes all companies or associations
16 organized or regulated under chapter 508, 509, 509A, 511, 514,
17 514A, 514B, or 515.

18 EXPLANATION

19 This bill prohibits an insurer from discriminating against
20 any individual on the basis of genetic information or the
21 refusal of an individual to submit to genetic testing or to
22 make available the results of genetic testing in the
23 application for or issuance, delivery, extension, or renewal
24 of a contract or policy for insurance or in the fixing of
25 rates, terms, or conditions for such a contract or policy.
26 The bill defines "genetic information", "genetic testing", and
27 "insurer" for the purposes of the bill.

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