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SENATE FILE 130

BY HAMMOND, SOUKUP, DVORSKY,  
DELUHERY, HARPER, BOLKCOM,  
KIBBIE, GRONSTAL, FINK,  
HANSEN, SHEARER, and JUDGE

Passed Senate, Date \_\_\_\_\_ Passed House, Date \_\_\_\_\_  
Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_ Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_  
Approved \_\_\_\_\_

A BILL FOR

1 An Act prohibiting an insurer from discriminating against a  
2 person or releasing information based on or relating to  
3 genetic information or testing.

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

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SF 130

COMMERCE

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

3 1. An insurer shall not do any of the following:

4 a. Discriminate against any individual on the basis of  
5 genetic information or the refusal of an individual either to  
6 submit to genetic testing or to make available the results of  
7 genetic testing in the application for or issuance, delivery,  
8 extension, or renewal of a contract or policy for insurance or  
9 a contract or other evidence of coverage of a health  
10 maintenance organization, or in the fixing of rates, terms, or  
11 conditions for such a contract or policy.

12 b. Release or disclose an individual's genetic testing  
13 results to any other person, without the consent of the  
14 individual. An insurer shall not condition any portion of a  
15 contract or policy on the individual's consenting to release  
16 or disclose such information.

17 2. For the purposes of this section:

18 a. "Genetic information" means information derived from  
19 genetic testing.

20 b. "Genetic testing" means genetic testing as defined in  
21 section 729.6.

22 c. "Insurer" includes all companies or associations  
23 organized or regulated under chapter 508, 509, 509A, 511, 514,  
24 514A, 514B, or 515.

25 EXPLANATION

26 This bill prohibits an insurer from discriminating against  
27 any individual on the basis of genetic information or the  
28 refusal of an individual either to submit to genetic testing  
29 or to make available the results of genetic testing in the  
30 application for or issuance, delivery, extension, or renewal  
31 of a contract or policy for insurance, a contract or other  
32 evidence of coverage of a health maintenance organization, or  
33 in the fixing of rates, terms, or conditions for such a  
34 contract or policy. The bill also prohibits an insurer from  
35 releasing or disclosing an individual's genetic testing

1 results to any other person without the consent of the  
2 individual. An insurer cannot condition any portion of a  
3 contract or policy on the individual's consenting to the  
4 release or disclosure. The bill defines "genetic  
5 information", "genetic testing", and "insurer" for the  
6 purposes of the bill.

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