Proposal for Legislation – 2015

(some of this information is to help the bill drafter later on)

Prohibit Genetic Information Discrimination in Insurance

PROPOSER'S NAME/TITLE:

ORGANIZATION: Commissioner of Securities and Insurance

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1. What is the problem or issue?

State law prohibits insurance companies from using and seeking genetic information except for life, disability income, and long-term care insurance. This creates a situation in which individuals seeking those types of insurance can be discriminated against due to their genetics.

2. What do you want the legislation to do?

Prohibit using and seeking genetic information for life, disability income, and long-term care insurance.

3. If possible, please list the MCA (Montana Code Annotated) sections that would need to be amended.

CSI will draft legislation. Including, but not limited to: 33-18-902, 33-18-903, 33-18-904.

4. If the proposed change requires additional funding, what funding sources do you propose?

CSI will draft legislation.

5. Has similar legislation been requested in the past, been introduced in another state, or provided as a model act? If so, please provide a citation, reference, or point of contact.

Multiple states. CSI will draft legislation.