

SB 5452 - DIGEST

(SUBSTITUTED FOR - SEE 1ST SUB)

Declares that it is unlawful for any life insurer to require, directly or indirectly, any policyholder or prospective policyholder or person upon whose life the contract is made to submit genetic information or submit to screening for genetic information as a condition of obtaining or retaining a life insurance or annuity policy.

Declares that it is unlawful for any life insurer to use genetic information in setting rates or making determinations concerning the rate or amount of premium charged for a life insurance or annuity policy, or in the benefits payable or in any other rights or privileges accruing thereunder.

Declares that it is unlawful for any insurer issuing a group life insurance or annuity policy to require, directly or indirectly, any policyholder or prospective policyholder or any person upon whose life the contract is made to submit genetic information pertaining to any person insured under the group life insurance policy or pertaining to any person upon whose life the policy is made or to require such persons to submit to screening for genetic information as a condition of obtaining or retaining a group life insurance or annuity policy.

Declares that it is unlawful for any insurer issuing a group life insurance policy to use genetic information in setting rates or making determinations concerning the rate or amount of premium charged for a group life insurance or annuity policy, or in the benefits payable or in any other rights or privileges accruing thereunder.