



**House
Legislative
Analysis
Section**

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NO GENETIC TESTING

House Bill 4398

Sponsor: Rep. Michael J. Bennane

Committee: Insurance

Complete to 3-17-93

A SUMMARY OF HOUSE BILL 4398 AS INTRODUCED 3-2-93

The bill would amend Chapter 20 of the Insurance Code to prohibit insurance companies from refusing to insure, refusing to continue to insure, or limiting the amount of coverage available to a person because he or she declined to submit to genetic testing or because of the results of genetic testing. The bill would classify such activity under "unfair methods of competition and unfair or deceptive acts or practices in the business of insurance."

The term "genetic testing" would be defined to mean "a test of a person's genes, gene products, or chromosomes for abnormalities or deficiencies, including carrier status, that are linked to a physical or mental disorder or impairment, or that indicate a susceptibility to an illness, disease, impairment, or other disorder, whether physical or mental, or that demonstrate genetic or chromosomal damage due to an environmental factor."

MCL 500.2027

House Bill 4398 (3-17-93)