

# GINA 2.0? Filling the life, long-term care, and disability insurance gap

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# Genetic Information Nondiscrimination Act (GINA) of 2008



Source: White House Eric Draper



Federal law does not cover life, long-term care, or disability insurance

# Banning insurer use of genetic information

- Access to insurance
- Privacy
- Assuage fear of genetic discrimination
- Assess actuarially fair premium levels
- Avoid adverse selection
- Avoid death spiral



**GINA 2.0**

Ban on insurer use



Insurers allowed to  
use





# Policy Constraints

- Monetary limit
- Independent review
- Combination



Insurers have voluntarily agreed to bar the use of most predictive genetic test results.

Implements both monetary limits and independent review





Research shows this is  
a stable policy solution  
for insurers and  
citizens alike.

# Other Considerations

- Definition of genetic information
- Scientific advancements in understanding of risk
- Preventive measures & treatment advances
- Differences between insurance lines
- Asymmetrical information and collection of genetic information

