

HOUSE BILL 1309

By Kumar

AN ACT to amend Tennessee Code Annotated, Title 56,
Chapter 7, Part 27, relative to genetic information.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Section 56-7-2701, is amended by deleting the section in its entirety.

SECTION 2. Tennessee Code Annotated, Section 56-7-2702, is amended by adding the following new subdivisions:

() "Life insurance coverage" means a written contractual arrangement for the provision of life insurance, as defined in § 56-2-201;

() "Life insurance provider" means an insurer or other entity providing life insurance coverage;

SECTION 3. Tennessee Code Annotated, Section 56-7-2702(5), is amended by deleting the language "Insurance provider" and substituting "Health insurance provider".

SECTION 4. Tennessee Code Annotated, Section 56-7-2703, is amended by deleting the language "An insurance provider" and substituting "A health insurance provider".

SECTION 5. Tennessee Code Annotated, Section 56-7-2704, is amended by deleting the language "An insurance provider" wherever it appears and substituting "A health insurance provider".

SECTION 6. Tennessee Code Annotated, Section 56-7-2705, is amended by deleting the language "life insurance policy," wherever it appears.

SECTION 7. Tennessee Code Annotated, Section 56-7-2706, is amended by

deleting the language "health insurer" and substituting "health insurer or life insurer".

SECTION 8. Tennessee Code Annotated, Title 56, Chapter 7, Part 27, is amended by adding the following new section:

(a) A life insurance provider shall not cancel insurance coverage for an individual or a family member of an individual based solely on the individual's or family member's genetic information.

(b) A life insurance provider shall not request or require an individual to whom the insurer provides life insurance coverage, or an individual who applies for life insurance coverage, to take a genetic test as a precondition of insurability, and shall not require the complete genome sequencing of an individual's DNA.

(c) A life insurance provider shall not access sensitive medical information, including the genetic data of an individual, without first obtaining the individual's signed, written consent.

(d) This section does not prevent a life insurance provider from requesting or obtaining existing health information for underwriting, including genetic information contained within an individual's medical record.

SECTION 9. For the purpose of promulgating rules, this act takes effect upon becoming a law, the public welfare requiring it. For all other purposes, this act takes effect July 1, 2023, the public welfare requiring it, and applies to policies of insurance entered into, issued, amended, or renewed on or after that date.