

# MEDIA RELEASE

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## Genetic discrimination in life insurance must end

The Australian Medical Association has called for an end to genetic discrimination in life insurance.

The AMA's [submission to the Australian Treasury's consultation on the use of genetic testing in life insurance underwriting](#) calls for a legislated ban on the practice.

The submission says genetic discrimination in life insurance is known to be a barrier for many people, stopping them from undertaking genetic testing and participating in genomic research for the benefit of future populations.

AMA President Professor Steve Robson said genetic testing and genomic research can identify a need for potentially life-saving treatment, but consumers are discouraged from participating out of fear of being frozen out of insurance cover if a genetic risk is uncovered.

"Genetic testing and genomic research have the capacity to rapidly transform healthcare in Australia by potentially providing more cost-effective treatment options and improving patient outcomes by identifying a need for treatment before an issue arises," Professor Robson said.

"The industry has placed its own partial moratorium on the requirement to disclose genetic test results, but we need a legislated ban to give consumers absolute certainty that their genetic status won't be used by insurers to freeze them out of certain levels of cover."

Under the current moratorium, life insurance providers are still able to ask for and use genetic test results if the total amount of cover in an application exceeds certain monetary thresholds.

The moratorium is also industry led, raising concerns about self-regulation.

"Having a legislated ban on the use of genetic test results is the only way to ensure Australians feel safe and confident their genetic results won't result in discrimination," Professor Robson said.

"A partial ban or a vague moratorium only leads to more uncertainty and deters patients from having life-saving genetic testing and participating in genomic research.

"Genetic testing should be incorporated into everyday healthcare. We need a national approach to the provision and regulation of genetic testing to ensure equitable access to testing in Australia."

The AMA's [position statement on genetic testing and genomics in medicine](#) outlines a range of policy positions to reduce and eliminate genetic discrimination.

[Read the AMA's submission](#)

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