

MEDIA RELEASE

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AMA welcomes legislation ending genetic discrimination in life insurance

The passage of long-awaited legislation banning life insurers from using adverse genetic testing results to deny or limit cover is a landmark step that will strengthen public confidence in genetic testing and modernise Australia's healthcare system.

AMA Vice President Associate Professor Julian Rait said the reform delivers on years of advocacy from clinicians, researchers, and consumer groups who have long warned that the fear of insurance discrimination discourages Australians from undertaking potentially life-saving genetic testing.

"This is a major win for patients and for public health," Associate Professor Rait said.

"Genetic testing and genomic research have the power to transform healthcare by identifying risks early and guiding timely, targeted treatment.

"No Australian should ever feel they must avoid a test that could save their life because they fear being frozen out of insurance cover.

"Removing barriers to testing is critical to realising the full potential of genomic medicine in Australia. This legislation finally provides the clarity and certainty Australians need.

"Ensuring a patient's genetic status cannot be used against them is essential to support participation in both clinical testing and genomic research. Partial bans or voluntary moratoriums create confusion and deter people from accessing tests that could guide early diagnosis or prevention."

The AMA has consistently advocated for a comprehensive prohibition on the use of adverse genetic test results in life insurance underwriting, including through submissions to government inquiries and ongoing engagement with stakeholders.

The AMA has worked with other organisations to bring this ban to fruition, including Dr Jane Tiller and her team at Public Health Genomics, Monash University, and this collaboration has been critical in ensuring this legislation was passed.

"This reform brings Australia into line with international best practice and removes a major barrier to equitable access to genetic testing," Associate Professor Rait said.

"It will support patients, families, and researchers, and strengthen our national approach to genomic medicine."

The AMA reaffirmed its commitment to working with government to ensure the legislation is implemented effectively and supported by a robust national framework for the provision and regulation of genetic testing.

"By ending genetic discrimination, we remove a major barrier to early diagnosis and prevention," Associate Professor Rait said.

"This reform will save lives, strengthen genomic research, and ensure Australians can access genetic testing without fear. It marks a decisive step toward a fairer, more equitable healthcare system for all Australians."

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