1	TO THE HOUSE OF REPRESENTATIVES:
2	The Committee on Health Care to which was referred Senate Bill No. 247
3	entitled "An act relating to prohibiting discrimination based on genetic
4	information" respectfully reports that it has considered the same and
5	recommends that the House propose to the Senate that the bill be amended by
6	striking out all after the enacting clause and inserting in lieu thereof the
7	following:
8	* * * Genetic Information and Testing * * *
9	Sec. 1. 18 V.S.A. § 9331 is amended to read:
10	§ 9331. DEFINITIONS
11	For purposes of As used in this chapter:
12	* * *
13	(6) "Genetic information" means the results of genetic testing related to
14	an individual or a family member of the individual contained in any report,
15	interpretation, evaluation, or other record thereof.
16	* * *
17	Sec. 2. 18 V.S.A. § 9332 is amended to read:
18	§ 9332. GENETIC TESTING; LIMITATIONS
19	* * *

1	(b) A person may be required to undergo genetic testing in connection with
2	insurance subject to the limitations imposed under section 9334 of this title or
3	if otherwise required by law for the following reasons:
4	* * *
5	(f) Except for the provisions of subsection (b) of this section, at the time of
6	suggesting or requesting that an individual consent to genetic testing, the
7	person making the suggestion or request shall advise the individual subject of
8	the test that the results of the test:
9	(1) the results of the test may become part of the individual's permanent
10	medical record; and
11	(2) genetic information of the individual that is associated with a
12	[diagnosed condition in the individual]/[medical diagnosis in the individual's
13	medical record] may be material to the ability of the individual to obtain
14	certain insurance benefits.
15	Sec. 3. 18 V.S.A. § 9333 is amended to read:
16	§ 9333. GENETIC TESTING; EMPLOYMENT; MEMBERSHIP IN A
17	LABOR ORGANIZATION; PROFESSIONAL LICENSURE
18	* * *
19	(b) As used in this section, "employment" includes application for
20	employment, provided that subject to the underwriting limitations of section
21	9334 of this title, this subsection shall not prohibit the use of genetic testing

1	results or genetic information of an individual that is associated with a
2	[diagnosed condition in the individual]/[medical diagnosis in the individual's
3	medical record] in connection with life, disability income, or long-term care
4	insurance provided under an employee benefit plan.
5	* * *
6	Sec. 4. 18 V.S.A. § 9334 is amended to read:
7	§ 9334. GENETIC TESTING AS A CONDITION OF INSURANCE
8	COVERAGE
9	(a)(1) No policy of insurance offered for delivery or issued in this State
10	shall be underwritten or conditioned on the basis of:
11	(1)(A) any requirement or agreement of the individual to undergo
12	genetic testing; or
13	(2)(B) genetic information of the individual that may be associated with
14	a potential genetic condition in that individual but that has not resulted in a
15	[diagnosed condition in the individual]/[medical diagnosis in the individual's
16	medical record]; or
17	(C) the results of genetic testing information of a member of the
18	individual's family that may be associated with a potential genetic condition in

1	that family member but that has not resulted in a diagnosed condition in the
2	family member]/[medical diagnosis in the family member's medical record
3	(2) An insurer doing business in this State shall not request, require,
4	purchase, or use information obtained from an entity providing direct-to-
5	consumer genetic testing without the informed written consent of the
6	individual who has been tested.
7	* * *
8	* * * Insurance * * *
9	Sec. 5. 8 V.S.A. § 3702 is amended to read:
10	§ 3702. OTHER PROHIBITED PRACTICES
11	A life insurance company doing business in the State or an agent thereof
12	shall not do any of the following:
13	(1) issue Issue a policy of insurance or make an agreement other than
14	that plainly expressed in the policy issued to the insured;
15	(2) pay Pay or allow, or offer to pay or allow, as an inducement to
16	insurance, a rebate or premium payable on the policy;.
17	(3) grant Grant a special favor or advantage in the dividends or other
18	benefits to accrue thereon; or.
19	(4) provide Provide any valuable consideration or inducement not
20	specified in the policy.

1	(5)(A) Condition insurance rates, the provision or renewal of insurance
2	coverage or benefits, or other conditions of insurance for any individual on:
3	(i) any requirement or agreement of the individual to undergo
4	genetic testing;
5	(ii) genetic information of the individual that may be associated
6	with a potential genetic condition in that individual but that has not resulted in
7	a [diagnosed condition in the individual]/[medical diagnosis in the individual's
8	medical record]; or
9	(iii) genetic information of a member of the individual's family
10	that may be associated with a potential genetic condition in that family
11	member but that has not resulted in a diagnosed condition in the family
12	member]/[medical diagnosis in the family member's medical record].
13	(B) As used in this subdivision (5), "genetic testing" and "genetic
14	information" have the same meanings as in 18 V.S.A. § 9331.
15	(6) Request, require, purchase, or use information obtained from an
16	entity providing direct-to-consumer genetic testing without the informed
17	written consent of the individual who has been tested.
18	Sec. 6. 8 V.S.A. § 4724 is amended to read:
19	§ 4724. UNFAIR METHODS OF COMPETITION OR UNFAIR OR
20	DECEPTIVE ACTS OR PRACTICES DEFINED

1	The following are hereby defined as unfair methods of competition or unfair
2	or deceptive acts or practices in the business of insurance:
3	* * *
4	(7) Unfair discrimination; arbitrary underwriting action.
5	* * *
6	(D) Making or permitting any unfair discrimination against any
7	individual by conditioning insurance rates, the provision or renewal of
8	insurance coverage, or other conditions of insurance based on medical
9	information, including the results of genetic testing, where there is not a
10	relationship between the medical information and the cost of the insurance risk
11	that the insurer would assume by insuring the proposed insured. In
12	demonstrating the relationship, the insurer can rely on actual or reasonably
13	anticipated experience. As used in this subdivision, "genetic testing" shall be
14	defined as the term is defined in 18 V.S.A. § 9331(7).
15	* * *
16	(F)(i) Making or permitting any unfair discrimination against any
17	individual by conditioning insurance rates, the provision or renewal of
18	insurance coverage, or other conditions of insurance on:
19	(I) any requirement or agreement of the individual to undergo
20	genetic testing;

1	(II) genetic information of the individual that may be
2	associated with a potential genetic condition in that individual but that has not
3	resulted in a [diagnosed condition in the individual]/[medical diagnosis in the
4	individual's medical record; or
5	(III) genetic information of a member of the individual's family
6	that may be associated with a potential genetic condition in that family
7	member but that has not resulted in a diagnosed condition in the family
8	member]/[medical diagnosis in the family member's medical record].
9	(ii) As used in this subdivision (7)(F), "genetic testing" and
10	"genetic information" have the same meanings as in 18 V.S.A. § 9331.
11	***
12	(22) Genetic testing.
13	(A) Conditioning insurance rates, the provision or renewal of
14	insurance coverage or benefits, or other conditions of insurance for any
15	individual on:
16	(i) any requirement or agreement of the individual to undergo
17	genetic testing; or
18	(ii) genetic information of the individual that may be associated
19	with a potential genetic condition in that individual but that has not resulted in
20	a [diagnosed condition in the individual]/[medical diagnosis in the individual's
21	medical record]; or

1	(iii) the results of genetic testing information of a member of the
2	individual's family unless the results are contained in the individual's medical
3	record that may be associated with a potential genetic condition in that family
4	member but that has not resulted in a [diagnosed condition in the family
5	member]/[medical diagnosis in the family member's medical record].
6	(B) Requesting, requiring, purchasing, or using information obtained
7	from an entity providing direct-to-consumer genetic testing without the
8	informed written consent of the individual who has been tested.
9	(C) As used in this subdivision (22), "genetic testing" shall be
10	defined as the term is defined and "genetic information" have the same
11	meanings as in 18 V.S.A. § 9331(7) 9331.
12	Sec. 7. 8 V.S.A. § 5115 is amended to read:
13	§ 5115. DUTY OF NONPROFIT HEALTH MAINTENANCE
14	ORGANIZATIONS
15	(a) Any nonprofit health maintenance organization subject to this chapter
16	shall offer nongroup plans to individuals in accordance with section 4080b of
17	this title without discrimination based on age, gender, industry, genetic
18	information, and medical history, except as allowed by subdivisions
19	4080a(h)(2)(B) and 4080b(h)(2)(B) of this title pursuant to 33 V.S.A.
20	§ 1811(f)(2)(A).

1	(b) As used in this section, "genetic information" has the same meaning as
2	in 18 V.S.A. § 9331.
3	Sec. 8. 8 V.S.A. § 8086 is amended to read:
4	§ 8086. PREEXISTING CONDITIONS; GENETIC TESTING
5	* * *
6	(b)(1) No long-term care insurance policy or certificate may exclude
7	coverage for a loss or confinement which that is the result of a preexisting
8	condition, unless such the loss or confinement begins within six months
9	following the effective date of coverage of an insured person.
10	(2)(A) No long-term care insurance policy or certificate may condition
11	insurance rates, the provision or renewal of insurance coverage or benefits, or
12	other conditions of insurance for any individual on:
13	(i) any requirement or agreement of the individual to undergo
14	genetic testing:
15	(ii) genetic information of the individual that may be associated
16	with a potential genetic condition in that individual but that has not resulted in
17	a [diagnosed condition in the individual]/[medical diagnosis in the individual]
18	medical record]; or
19	(iii) genetic information of a member of the individual's family
20	that may be associated with a potential genetic condition in that family

1	member but that has not resulted in a Jalagnosed condition in the family
2	member]/[medical diagnosis in the family member's medical record].
3	(B) An insurer shall not request, require, purchase, or use information
4	obtained from an entity providing direct-to-consumer genetic testing without
5	the informed written consent of the individual who has been tested.
6	(C) As used in this subdivision (2), "genetic testing" and "genetic
7	information" have the same meanings as in 18 V.S.A. § 9331.
8	* * *
9	Sec. 9. 8 V.S.A. § 4588 is amended to read:
10	§ 4588. ANNUAL REPORT TO COMMISSIONER
11	(a) Annually, on or before March 1, a medical service corporation shall file
12	with the Commissioner of Financial Regulation a statement sworn to by the
13	president and treasurer of the corporation showing its condition on December
14	31, which shall be in such form and contain such matters as the Commissioner
15	shall prescribe. To qualify for the tax exemption set forth in section 4590 of
16	this title, the statement shall include a certification that the medical service
17	corporation operates on a nonprofit basis for the purpose of providing an
18	adequate medical service plan to individuals of the State, both groups and
19	nongroups, without discrimination based on age, gender, geographic area,
20	industry, genetic information, and medical history, except as allowed by

1 subdivisions 4080a(h)(2)(B) and 4080b(h)(2)(B) of this title pursuant to 2 33 V.S.A. § 1811(f)(2)(A). 3 (b) As used in this section, "genetic information" has the same meaning as 4 in 18 V.S.A. § 9331. 5 Sec. 10. 8 V.S.A. § 4516 is amended to read: 6 § 4516. ANNUAL REPORT TO COMMISSIONER 7 (a) Annually, on or before March 1, a hospital service corporation shall file with the Commissioner of Financial Regulation a statement sworn to by the 8 9 president and treasurer of the corporation showing its condition on 10 December 31. The statement shall be in such form and contain such matters as 11 the Commissioner shall prescribe. To qualify for the tax exemption set forth in 12 section 4518 of this title, the statement shall include a certification that the 13 hospital service corporation operates on a nonprofit basis for the purpose of 14 providing an adequate hospital service plan to individuals of the State, both 15 groups and nongroups, without discrimination based on age, gender, 16 geographic area, industry, genetic information, and medical history, except as 17 allowed by subdivisions 4080a(h)(2)(B) and 4080b(h)(2)(B) of this title 18 pursuant to 33 V.S.A. § 1811(f)(2)(A). 19 (b) As used in this section, "genetic information" has the same meaning as 20 in 18 V.S.A. § 9331.

1	* * * State Assistance and Benefits * * *
2	Sec. 11. 33 V.S.A. § 101 is amended to read:
3	§ 101. POLICY
4	It is the policy of the State of Vermont that:
5	* * *
6	(3) Assistance and benefits shall be administered promptly, with due
7	regard for the preservation of family life, and without restriction of individual
8	rights or discrimination on account of race, religion, political affiliation,
9	genetic information, or place of residence within the State.
10	* * *
11	* * * Effective Date * * *
12	Sec. 12. EFFECTIVE DATE
13	This act shall take effect on July 1, 2022.
14	
15	
16	
17	
18	(Committee vote:)
19	
20	Representative
21	FOR THE COMMITTEE