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**Sent:** Thursday, February 17, 2022 1:58 PM

**To:** Ann Cummings <ACUMMINGS@leg.state.vt.us>; Faith Brown <FBrown@leg.state.vt.us>

**Subject:** [External] S.247 proposal

[External]

Madame Chair,

Please find attached ACLI's proposed revisions to S.247. Our proposal would prohibit underwriting based on the following three factors; as well as explicitly permit the use of family medical history for life, LTC, and disability income insurance:

- (1) any requirement or agreement of the individual to undergo genetic testing;
- (2) the fact that the individual or a member of the individual's family participated in genetic research, including any request for or receipt of genetic services, or clinical research that includes genetic services, unless the results of that research are included in the individual's medical records or provided by the individual for consideration of the insurer; or
- (3) genetic information of member of the individual's family.

Our proposed compromise position is based on law recently enacted in Louisiana. That state, like Vermont, is home to a large research hospital that initially supported a broad prohibition on life insurance underwriting based on genetic information. However, the Legislature recognized the harm of such a ban and instead opted to pass this compromise.

I hope you'll consider it as well. I look forward to discussing with you.

Best,

Jill

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