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### **Testing for genetic disease - genetic underclass, fail the gene test and lose your insurance**

- Gene screening for insurance is very controversial but has been approved in many countries. Genetic screening for disease is cheap and fast.
- Federal agencies are banned from discriminating on the basis of genetic testing.
- The Genetics Advisory Commission in the UK recommended that insurance companies can ask about previous gene screening.
- The Association of British Insurers also supports gene screening information being given to insurance companies.
- Gene screening involves taking either a blood or a saliva sample and testing it for certain known gene defects.
- This genetic prophecy enables doctors to make accurate predictions about the risk of future diseases such as Alzheimer's disease, breast cancer, bowel cancer and Huntington's Chorea.
- The fear is that gene screening for insurance means that some individuals with gene problems become uninsurable for life or health cover and form a genetic underclass, unable to get a house mortgage for example.
- However insurance companies are also very worried about gene screening. Some companies offer online kits for saliva gene screening. It is also possible for someone to go to a private clinic and get a gene test without their own doctor ever knowing the result.
- Such a person can then go to an insurance company and take out a huge amount of life or sickness cover without disclosing their true gene test results, knowing they are likely to become ill or even die sooner than the average person.
- The winner in that situation is the person with all the facts - the losers are all the others who have policies with the same company who at the end of the day will be covering the massive insurance payouts.
- The same problem occurred with HIV testing and insurance companies, where many people found out that they had HIV without telling their own doctors. When some then took out large amounts of life cover, their own doctors wrote on their medical reports that they had a clean medical record, and they got the insurance cover.
- Insurance companies then began either excluding HIV-related illness from payouts, or asked about previous HIV tests. They also started insisting on HIV tests for anyone who applied for a large life insurance cover.
- So the situation is complex. Insurance companies in Britain may have got the balance about right by going as far as asking if the person has ever had a gene test and if so what is the result?

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