

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

A N A C T

RELATING TO INSURANCE -- LIFE INSURANCE POLICIES AND RESERVES

Introduced By: Senators Murray, and Thompson

Date Introduced: April 03, 2026

Referred To: Senate Commerce

It is enacted by the General Assembly as follows:

1 SECTION 1. Legislative findings.

2 The Legislature hereby finds that:

3 (1) Recent advances in genetic science have led to improvements in the diagnosis,
4 treatment, and understanding of a significant number of human diseases;

5 (2) Genetic testing can help individuals take steps to avoid disease entirely or identify
6 disease earlier, maximizing an individual's health and lifespan and reducing health care costs for
7 patients, families, and communities in the long term;

8 (3) Concerns about ability to access insurance create a disincentive from seeking genetic
9 testing for some individuals, preventing the full realization of opportunity for genetic testing;

10 (4) The Genetic Information Nondiscrimination Act of 2008, 29 U.S.C. 1182, prohibits
11 genetic information from being used as a condition of eligibility, to set premium rates, or impose
12 preexisting condition exclusions for health insurance;

13 (5) The intent of section 2 of this act is to reduce barriers to the benefits of genetic testing
14 by protecting genetic information from being used to impact access to life insurance, group
15 disability insurance, or long-term care insurance coverage.

16 SECTION 2. Chapter 27-4 of the General Laws entitled "Life Insurance Policies and
17 Reserves" is hereby amended by adding thereto the following section:

18 **27-4-4.1. Use of genetic testing information prohibited.**

19 (a) In the absence of clinical diagnosis of a condition, or manifestation of a disease, life

1 insurers, disability insurers, and long-term care insurers shall not:

2 (1) Cancel, limit, or deny coverage, or establish differentials in premium rates based on
3 genetic information collected, used, or stored for healthcare treatment; or

4 (2) Require or solicit genetic information, use genetic test results, or consider an
5 individual's decision or action relating to genetic testing in any manner or for any purpose related
6 to life insurance, disability insurance, or long-term care insurance.

7 (b) For purposes of this section, the term “manifestation of a disease” means the outward
8 signs, symptoms, or physical evidence that a disease is present.

9 (c) Nothing in this section shall be construed to:

10 (1) Prevent life insurers, disability insurers, and long-term care insurers from reviewing an
11 individual's medical record as part of an application;

12 (2) Prohibit requiring an applicant for insurance coverage to answer questions regarding
13 family health history; or

14 (3) Prohibit a life insurer, disability insurer, or long-term care insurer from considering a
15 clinical diagnosis or manifestation of a disease included in an individual's medical record for
16 insurance purposes.

17 (d) For the purposes of this section:

18 (1) "Genetic information" has the same meaning as defined in § 27-18-52.1(c); and

19 (2) "Genetic test" has the same meaning as defined in section § 27-18-52(c).

20 SECTION 3. Chapter 27-34.2 of the General Laws entitled "Long-Term Care Insurance"
21 is hereby amended by adding thereto the following section:

22 **27-34.2-5.1. Use of genetic testing information prohibited.**

23 (a) In the absence of clinical diagnosis of a condition, or manifestation of a disease, life
24 insurers, disability insurers providing disability income protection coverage, and long-term care
25 insurers shall not:

26 (1) Cancel, limit, or deny coverage, or establish differentials in premium rates based on
27 genetic information collected, used, or stored for healthcare treatment; or

28 (2) Require or solicit genetic information, use genetic test results, or consider an
29 individual's decision or action relating to genetic testing in any manner or for any purpose related
30 to life insurance, disability income protection insurance, or long-term care insurance.

31 (b) For purposes of this section, the term “manifestation of a disease” means the outward
32 signs, symptoms, or physical evidence that a disease is present.

33 (c) Nothing in this section shall be construed to:

34 (1) Prevent life insurers, disability insurers providing disability income protection

1 coverage, and long-term care insurers from reviewing an individual's medical record as part of an
2 application;

3 (2) Prohibit requiring an applicant for insurance coverage to answer questions regarding
4 family health history; or

5 (3) Prohibit a life insurer, disability insurer providing disability income protection
6 coverage, or long-term care insurer from considering a clinical diagnosis or manifestation of a
7 disease included in an individual's medical record for insurance purposes.

8 (d) For the purposes of this section:

9 (1) "Disability income protection coverage" means a policy with benefits limited to income
10 protection or the provision of income when an insured is unable to work due to injury or illness;

11 (2) "Genetic information" has the same meaning as defined in § 27-18-52.1(c); and

12 (3) "Genetic test" has the same meaning as defined in section § 27-18-52(c).

13 SECTION 4. The title of Chapter 27-34.2 of the General Laws entitled "Long-Term Care
14 Insurance" is hereby amended to read as follows:

15 ~~CHAPTER 27-34.2~~

16 ~~Long-Term Care Insurance~~

17 CHAPTER 27-34.2

18 LONG-TERM CARE INSURANCE AND DISABILITY INCOME PROTECTION

19 COVERAGE

20 SECTION 5. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

A N A C T

RELATING TO INSURANCE -- LIFE INSURANCE POLICIES AND RESERVES

1 This act would prohibit the use of genetic information for purposes of determining
2 eligibility, setting premium rates, or imposing preexisting condition exclusions for life insurance,
3 disability insurance providing disability income protection, or long-term care insurance.

4 This act would take effect upon passage.

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