

ACLI Medical Section Genetic Testing Committee Report

Even though the technology necessary for genetic testing is still in its developmental stages, the ethical, social, and governmental relations issues regarding this topic are already being discussed. For this reason, the Genetic Testing Committee was established by the Medical Section of the American Council of Life Insurance (ACLI).

Two committee meetings have been held thus far. Present on each occasion were committee members William Alexander, M.D., Mark Battista, M.D., Brian Kay, M.D., Robert Pokorski, M.D., Joseph McCarthy (ACLI), Dan Case (ACLI), and other ACLI representatives.

The committee has authored a paper which overviews many of the issues of importance. This paper has two goals.

- Provide the audience with an overview of the basic principles of genetics and genetic testing.
- Introduce the issues associated with genetic testing that will be of importance to the insurance industry.

Among the major issues discussed at the committee meetings were the following topics:

- There are parallels between genetic tests and other tests used in underwriting.
- Some information regarding genetic impairments is already obtained during the risk selection process.
- Will genetic tests allow insurers to offer insurance where coverage has traditionally been unavailable or very expensive?
- Recommendations regarding use of genetic information will be needed fairly soon since attending physicians will begin using these tests.

- Additional questions on the application form concerning genetic tests and impairments may be necessary in the future.
- Genetic testing is not "business as usual" and requires a deliberate, coordinate effort by insurance company personnel.
- The issues differ somewhat depending on product line: life vs. health vs. disability, individual vs. group, etc.
- Risk selection is poorly understood by the public. This may make it more difficult to explain the necessity of using genetic tests to classify risks.
- Confidentiality, counseling, and informed consent will be very prominent issues.
- Laboratories will play an important role in determining how successfully genetic tests are used by insurers.

Additional comments were solicited from other medical directors prior to publication of the final draft. These reviewers included Drs. Dickson Cormack, Richard Bailey, Lawrence Jones, Roger Butz, Jack Swanson, Donald Chambers, and ACLI staff members Joseph McCarthy, Dan Case, and others.

The final committee report consists of an executive summary and four individual reports identified by author. It will be presented to the Board of Managers at the annual meeting of the ACLI Medical Section June 10-14, 1989, and distributed to the attendees at the conclusion of the meeting. It will also be sent to the CEO and each medical director of member companies.

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Chairman