Guest Editorial

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Genetic testing is an area of medicine that will affect the way insurers and medical directors conduct business in the future. To what degree, has yet to be determined. Nevertheless, it is a certainty, that the insurance playing field will be different. Many factors are coming into play: the speed at which the mushrooming cloud of knowledge is expanding faster than anticipated; the crossover from merely predictors of genetic diseases into mainstream medicine for common ailments like cancer, heart disease, and diabetes, and, much to our concern, the ever increasing number of legislative bans on insurers’ use of this technology.

In recognition of these concerns the American Council of Life Insurance, with the American Academy of Insurance Medicine, Canadian Life Insurance Medical Officers Association, and Health Insurance Association of America, sponsored a conference in February 1996, entitled: “Genetic Issues Seminar-Update ’96.” During the two and half days of presentations, attendees could hear about the latest developments regarding genetic testing both in the clinical and insurance arenas. The topics were quite diverse. Topics covered were from, “Genetics and Obesity,” to the latest developments in the Human Genome Project. We are now privileged to publish selected articles from those presentations.

In this issue you will find an article by Michael Youngman, vice president of Northwestern Mutual’s Government Relations. He outlines the political history of genetic tests and gives an eye opening look at possible developments.

Is everyone entitled to life insurance? Some legislators think so. I challenged David Holland, who has a unique perspective as both an actuary and CEO, to develop a protocol that might illustrate the possible consequences of life insurance entitlement. I think you will find his article quite fascinating.

Apolipoprotein E has shown possible value as a predictor of both heart disease and Alzheimer’s disease. Dr. Perls, a geriatrician from Harvard Medical School, discusses the association between Apolipoprotein E and Alzheimer’s.

In addition, Dr. Engman, medical director from Lincoln National, presents data regarding the BRCA1 and BRCA2 models he has constructed. Finally, Dr. Culver, director of Gene Therapy Research at OncorMed, gives us a peek into the future of genetic therapy and Andre Chuffart, vice president of Swiss Re, shares his insights about how the genetic revolution is evolving in Europe.

One outcome of the conference was the opening of communication channels between the genetics and insurance communities. After the conference, Dr. Pokorski’s article, “Use of Genetic Tests to Predict and Diagnose Cancer: An Insurance Perspective,” was published in the Journal of Tumor Marker Oncology. I would like to think that this conference had at least a small part in bringing these two groups together. I highly recommend this article as a primer on our concerns about genetic testing, legislation, and clinical medicine.

I know you will find these articles both enlightening and thought provoking and my thanks goes to all who helped to make the conference a success.

References