

The great majority of the states have had laws in place for many years to protect against genetic discrimination in health insurance and/or employment. In 2008, the [Genetic Information Nondiscrimination Act \(GINA\)](#) was signed, which is a federal law protecting against health insurers (group and individual health plans) using or requiring genetic test results to determine eligibility, coverage, or premiums. Notably, this law protects against the adverse use of genetic test results in the pre-symptomatic setting (e.g. having a high risk for cancer), but does not extend to protection in cases where the individuals already have symptoms of the condition (e.g. having a cancer diagnosis). This law does not apply to Tricare, the Federal Employee Health Benefits Plan, or the Indian Health Service.

Additionally, there are not currently laws in place to protect against life insurance, long-term care, or disability insurance from requesting or using genetic information.

GINA also protects against employment discrimination based on genetic information, such as hiring, firing, pay, or other employment conditions.

Click [here](#) to learn more about scheduling a genetic counseling appointment for questions about hereditary cancer predisposition.