

Can Your DNA Change How Much You Pay for Life Insurance?

By Zack Sigel
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Key Takeaways

- Your genetics can impact your life insurance premiums in both positive and negative ways.
- Genetic testing can lead to people being denied life insurance or cause them to forgo this coverage.
- Life insurance companies can't require you to take a genetic test, but if a doctor has ordered one, it will be included in your medical record, which the insurer can access if you allow them.
- Life insurers could also access results of at-home genetic tests, such as those from Ancestry.com, by asking you for them or by buying information from companies that the DNA test provider sold it to—though there are ways to limit the sharing of your information going forward.
- If you don't want your insurer to look at your medical records, consider a guaranteed issue or a group life insurance policy, but keep in mind that individual guaranteed issue policies are generally more expensive than those that require access to your medical records.



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When you apply for life insurance, the insurer will need to use information about your health to ensure that you're paying the right amount for the level of coverage you're requesting. You'll be required to respond to a health survey, in which you'll answer questions about your medical history and lifestyle, such as whether you smoke or engage in risky hobbies.

Genetics play an important role in how much you pay for life insurance. The strands of your DNA are encoded with information about your potential for developing a serious medical issue, which could make it riskier for an insurer to offer you coverage. Based on the results of a genetic test, insurers can increase your premium, limit your coverage amount, or deny your application.

Still, your genes are just one factor that insurers consider when underwriting a policy, and they may work in your favor if you're healthy. In this article, we'll explore how your DNA can affect your life insurance coverage and how you can make sure that the policy you qualify for meets your—and your loved ones'—financial needs.



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What Role Does DNA Play in Life Insurance Today?

If you've taken a genetic test, life insurance companies can access that data either through your medical record, through data providers who buy it from at-home DNA test providers, or by requesting it from you. Insurers can use the results of that test to determine whether or not to offer you coverage and for how much. The data helps them statistically predict the likelihood that you'll develop a medical issue that could shorten your life expectancy.

If your genetic profile contains no unwelcome surprises, it might help you qualify for lower premiums, especially if the other aspects of your medical record paint a similarly healthy picture. On the other hand, if genetic testing indicates that you could develop a life-threatening condition, you're likely to pay more for a comparable amount of coverage, and some conditions will preclude you from receiving life insurance coverage at all.

Insurers are not doctors, and they can't order you to take a genetic test. They may, however, require you to share your medical record with them as part of your application, which could contain the results of genetic testing that doctors have done for you in the past. Or they could buy it from a data provider or ask you for the information when you apply.

Important

In the U.S., HIPAA regulations stipulate that life insurers must ask for your permission to access health information gathered by doctors.⁽¹⁾ But only a few states, such as Florida and Illinois, prohibit life insurance companies from accessing your direct-to-consumer test results without your permission.⁽²⁾

Along with your medical record, the life insurance company will receive information about any preconditions you already have, including diabetes and high blood pressure. These factors, along with your age, gender, hobbies, and even your driving record, are used to assess the risk of insuring you.

The Risks of Genetic Discrimination

Insurers are barred from using genetic information to determine your *health* insurance coverage, thanks to the Genetic Information Nondiscrimination Act (GINA) of 2008. However, the law only covers health insurance; all other types of insurance, including life insurance, disability insurance, and long-term care insurance are not bound by GINA.

In a January 2021 review of the risks of using genetic information in underwriting life insurance policies, Mark A. Rothstein, who researches bioethics as the Herbert F. Boehl Chair of Law and Medicine at the University of Louisville, explained that permitting insurers to use genetic information creates unsavory downstream effects for American workers.⁽³⁾

The issue, as Rothstein wrote, is a function of what's called "adverse selection." This is the idea that people who feel they have a higher risk of death will tend to apply for life insurance more often or request higher coverage amounts, which increases the financial risk for the insurer.

But adverse selection doesn't tell the whole story. For one, genetics isn't destiny. Rothstein gave the example of the BRCA1 and BRCA2 genes, mutations that cause breast cancer. He explained that insurers who deny or limit life insurance coverage based solely on a BRCA1 or BRCA2 mutation are not accounting for people who take preventive measures against developing breast cancer or who might never have developed it in the first place.

The risk of genetic discrimination becomes even more severe, Rothstein wrote, because many who fear that the results of a genetic test would lead to employment discrimination or impact their ability to receive other types of insurance, will opt to forgo life insurance instead of taking a genetic test.

What You Should Know About Genetic Tests

In many cases, insurers will not consider genetic tests, such as if you get a group life insurance policy through your work. Group life insurance policies are typically "guaranteed issue," meaning you'll receive coverage without having to undergo a medical exam or share your genetic test results.

You may be able to take out a guaranteed issue policy independently. However, keep in mind that these policies could have higher premiums or lower coverage amounts than standard life insurance policies.

Until the law changes or, as Rothstein advocates, GINA is expanded to offer protections for life insurance, there are few options for keeping your genetic tests private. For example, if you use a self-testing kit like those from Ancestry, your information might be shared with third-party commercial organizations.^(4,5) (Companies generally say they won't share your individualized genetic information with insurance companies.) Larger companies, including Ancestry, offer ways of deleting your personal information. To find out how, you'll need to read their privacy policies.

However, if your doctor has ordered a genetic test and its results appear in your medical record, there's little to prevent the insurer from accessing this data while underwriting a potential policy for you; granting access to your medical records is a standard part of applying for life insurance, other than guaranteed issue policies.(6)

To see what medical information insurance companies have on you, you can request your file from the Medical Information Bureau (MIB), a database of underwriting information used by insurance companies—it's like a credit report but for health. You can do this once a year, free of charge, and file a dispute if there's an error.(7)

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