

MORATORIUM ON GENETIC TESTING AND INSURANCE

The Moratorium has been developed by the Ministry of Health (MOH) and the Life Insurance Association, Singapore (LIA).

Starting from 27 October 2021, life insurance companies in Singapore are not allowed to ask insurance applicants for their predictive genetic test result, if they had taken a test, and are not allowed to use the test result when assessing the applicant's medical profile. However, the Moratorium sets out certain criteria ('Double Key Model'), which if satisfied, will then allow life insurance companies to ask for and use the results of 'approved' predictive genetic tests for insurance underwriting.

SCOPE

The Moratorium applies to life insurance companies that are members of the LIA, that offer one or more types of insurance which are listed in the Moratorium and which are medically assessed (i.e. underwritten), namely, Life, Total Permanent Disability, Long-term Care, Critical Illness or Disability Income.

The Moratorium applies to Singapore Citizens, Permanent Residents of Singapore, Residents with Singapore Work Pass/Work Permit¹ or Pass/Permit², and Non-residents.

The terms of the 'Double-Key Model' apply to Singapore Citizens, Permanent Residents of Singapore, and Residents with Singapore Work Pass/Work Permit or Pass/Permit.

The Moratorium applies to predictive genetic tests³.

QUESTIONS AND ANSWERS

1. How will the Moratorium impact insurance applicants for new policy purchases?

Under the new Moratorium, insurance applicants are not required to submit their predictive genetic test result if they had taken one, to insurers for the purpose of assessing their health profile unless specifically requested by the insurer under certain conditions.

The Moratorium was developed to protect individuals from having their insurability impacted as a result of having taken predictive genetic tests.

¹ It should not be less than a total of 183 days in the 12 months before the insurance application date.

² It should not be less than a total of 90 days in the 12 months before the insurance application date.

³ Predictive genetic tests predict a future risk of disease in individuals without symptoms or signs of a genetic disorder.

2. Does this mean that it is now compulsory for insurance applicants to disclose their genetic test results when applying for new policies?

No, life insurers are not allowed to ask applicants for their predictive genetic test result if they had taken a test, and are also not allowed to use the test result for assessing the applicant's health profile. However, if certain criteria are satisfied, life insurers may ask for and use the results of approved predictive genetic tests for assessing the applicant's health profile.

3. Which insurance policies are impacted by the new Moratorium?

The Moratorium only applies to new policies that take effect on and after 27 October 2021 under the following categories:

- Life insurance
- Total permanent disability insurance
- Long-term care insurance
- Critical illness insurance
- Disability income insurance

Policies which are already in effect would not be impacted.

4. If an existing policyholder is to disclose a genetic test result as part of his application for a new policy, would the test result be applied to his other existing policies?

No, the Moratorium only applies to new policies that take effect on and after 27 October 2021. It does not apply retrospectively to in-force policies.

End