

Moratorium on Genetic Testing and Insurance

Use of genetic test results in insurance underwriting

The Ministry of Health (MOH) and the Life Insurance Association (LIA) have developed the 'Moratorium on Genetic Testing and Insurance' to support Precision Medicine (PM) in Singapore. The Moratorium aims to prevent individuals from being deterred to undergo clinical genetic tests for any medical indications and/or participating in PM research due to concerns about insurability.

With effect from **27 October 2021**, life insurers in Singapore are not allowed to use predictive genetic test results (see [Table 1](#)) in assessing or deciding the outcome of insurance applications, **unless certain criteria are satisfied**. The key protections of the Moratorium are summarised in [Table 2](#) below.

For more information, please click on the following PDF icon to download the Moratorium.

Table 1: Difference between diagnostic vs predictive genetic tests

Diagnostic genetic tests	Predictive genetic tests
These tests confirm or rule out a diagnosis based on existing symptoms, signs or abnormal non-genetic test results which indicate that the condition in question may be present (i.e. testing in symptomatic individuals).	These tests predict a future risk of disease in individuals without symptoms or signs of a genetic disorder (i.e. testing in asymptomatic individuals).

Table 2: Summary of the key protections of the Moratorium

1. Insurers are not allowed to:
(a) Ask applicant to take a genetic test (whether diagnostic or predictive) as part of his/her insurance application
(b) Ask applicant to disclose, and use the result of any predictive genetic test for assessing/deciding outcome of his/her insurance application if the test was taken for biomedical research
(c) Ask applicant or medical providers to disclose, and use the result of any predictive genetic test for assessing/deciding outcome of his/her insurance application if the insurance or test is any one of these: <ul style="list-style-type: none">(i) health insurance, including Integrated Shield plans(ii) general insurance(iii) group insurance(iv) any other insurance not covered by the Moratorium(v) Direct-to-Consumer (DTC) genetic test(vi) test done on another person (e.g. a blood relative)(vii) test taken after the insurance coverage has started (unless applicant agreed to take the test before the coverage started).
2. Insurers are allowed to:
(a) Ask applicant to disclose, and use the result of a predictive genetic test for assessing/deciding outcome of his/her insurance application if all of the following conditions are met: <ul style="list-style-type: none">(i) The insurance applied for is one of the following: life, total permanent disability, long-term care, critical illness and disability income insurances;(ii) The sum assured/pay-out of insurance applied for exceeds the financial limits specified in the Moratorium; and

(iii) Applicant has taken a predictive genetic test from the list of approved predictive genetic tests specified in the Moratorium for medical conditions such as Huntington's disease and breast cancer

The financial limits and list of approved predictive genetic tests for the insurance products in (i) are specified in Table 1 of the Moratorium.

(b) Ask applicant to disclose, and use the result of any **diagnostic** genetic test done for clinical care for assessing/deciding outcome of his/her insurance application

(c) Use the result of any **predictive** genetic test (whether provided by the applicant or another person, voluntarily or accidentally, or otherwise) if the result is favourable to the applicant.