

The Genetic Information Nondiscrimination Act

The Genetic Information Nondiscrimination Act (GINA) is a Federal law that prohibits discrimination in health coverage and employment based on genetic information.

This Federal law generally makes it illegal for health insurance companies, group health plans, and most employers to discriminate against you based on your genetic information.

This law generally will protect you in the following ways:

- Health insurance companies and group health plans may not request your genetic information that is obtained from research.
- Health insurance companies or health plan administrators engaged in research may not use the information obtained to discriminate against you.
- Health insurance companies and group health plans may not use your genetic information when making decisions regarding your eligibility or premiums.
- Employers with 15 or more employees may not use your genetic information from research when making a decision to hire, promote, or fire you or when setting the terms of your employment.

All health insurance companies and group health plans must follow this law by May 21, 2010. All employers with 15 or more employees must follow this law as of November 21, 2009.

Limitations (The following are not all inclusive, but the main limitations of GINA):

- The law does not exclude life insurance companies from using genetic information to make decisions.
- The law does not protect an individual if they already have a disease. It only protects an individual that has a genetic predisposition to a disease.

For more detailed information regarding the provisions of GINA see:

<http://www.genome.gov/Pages/PolicyEthics/GeneticDiscrimination/GINAInfoDoc.pdf>

Just as in any research project, your participation in genetic research is voluntary. You can choose whether or not to participate or quit at any time.

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