H. R. 2457

To prohibit health insurance and employment discrimination against individuals and their family members on the basis of predictive genetic information or genetic services.

IN THE HOUSE OF REPRESENTATIVES

July 1, 1999

Ms. Slaughter (for herself, Mrs. Lowey, Mr. Abercrombie, Mr. Ackerman, Mr. Boucher, Mr. Delahunt, Ms. Delauro, Mr. Frost, Mr. Green of Texas, Mr. Hinchey, Ms. Millender-McDonald, Mr. Moran of Virginia, Ms. Norton, Mr. Regula, Mr. Romero-Barceló, Mr. Sanders, Mr. Sandlin, and Mr. Serrano) introduced the following bill; which was referred to the Committee on Commerce, and in addition to the Committees on Ways and Means, and Education and the Workforce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To prohibit health insurance and employment discrimination against individuals and their family members on the basis of predictive genetic information or genetic services.

- 1 Be it enacted by the Senate and House of Representa-
- 2 tives of the United States of America in Congress assembled,

1	SECTION 1. SHORT TITLE.
2	This Act may be cited as the "Genetic Non-
3	discrimination in Health Insurance and Employment Act
4	of 1999".
5	TITLE I—PROHIBITION OF
6	HEALTH INSURANCE DIS-
7	CRIMINATION ON THE BASIS
8	OF PREDICTIVE GENETIC IN-
9	FORMATION
10	SEC. 101. AMENDMENTS TO EMPLOYEE RETIREMENT IN-
11	COME SECURITY ACT OF 1974.
12	(a) Prohibition of Health Insurance Discrimi-
13	NATION ON THE BASIS OF GENETIC SERVICES OR PRE-
14	DICTIVE GENETIC INFORMATION.—
15	(1) No enrollment restriction for ge-
16	NETIC SERVICES.—Section 702(a)(1)(F) of the Em-
17	ployee Retirement Income Security Act of 1974 (29
18	U.S.C. 1182(a)(1)(F)) is amended by inserting be-
19	fore the period "(or information about a request for
20	or the receipt of genetic services by such individual
21	or family member of such individual)".
22	(2) No discrimination in group rate based
23	ON PREDICTIVE GENETIC INFORMATION.—
24	(A) IN GENERAL.—Subpart B of Part 7 of
25	subtitle B of title I of the Employee Retirement

Income Security Act of 1974 (29 U.S.C. 1185

1	et seq.) is amended by adding at the end the
2	following:
3	"SEC. 714. PROHIBITING DISCRIMINATION AGAINST
4	GROUPS ON THE BASIS OF PREDICTIVE GE-
5	NETIC INFORMATION.
6	"A group health plan, and a health insurance issuer
7	offering group health insurance coverage in connection
8	with a group health plan, shall not deny eligibility to a
9	group or adjust premium or contribution rates for a group
10	on the basis of predictive genetic information concerning
11	an individual in the group (or information about a request
12	for or the receipt of genetic services by such individual
13	or family member of such individual).".
14	(B) Conforming amendments.—
15	(i) Section $702(b)(2)(A)$ of the Em-
16	ployee Retirement Income Security Act of
17	1974 (29 U.S.C. 1182(b)) is amended to
18	read as follows:
19	"(A) to restrict the amount that an em-
20	ployer may be charged for coverage under a
21	group health plan, except as provided in section
22	714; or".
23	(ii) Section 732(a) of the Employee
24	Retirement Income Security Act of 1974
25	(29 U.S.C. 1191a(a)) is amended by strik-

ing "section 711" and inserting "subsections (a)(1)(F), (b) (with respect to

cases relating to genetic information or information about a request or receipt of genetic services by an individual or family
member of such individual), (c), (d), (e),

(f), or (g) of section 702, section 711 and
section 714".

- 9 (b) LIMITATIONS ON GENETIC TESTING AND ON 10 COLLECTION AND DISCLOSURE OF PREDICTIVE GENETIC 11 INFORMATION.—Section 702 of the Employee Retirement 12 Income Security Act of 1974 (29 U.S.C. 1182) is amended 13 by adding at the end the following:
- 14 "(c) Genetic Testing.—

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- "(1) Limitation on requesting or require ing genetic testing.—A group health plan, or a health insurance issuer offering health insurance coverage in connection with a group health plan, shall not request or require an individual or a family member of such individual to undergo a genetic test.
 - "(2) RULE OF CONSTRUCTION.—Nothing in this title shall be construed to limit the authority of a health care professional, who is providing treatment with respect to an individual and who is employed by a group health plan or a health insurance

- 1 issuer, to request that such individual or family
- 2 member of such individual undergo a genetic test.
- 3 Such a health care professional shall not require
- 4 that such individual or family member undergo a ge-
- 5 netic test.
- 6 "(d) Collection of Predictive Genetic Infor-
- 7 MATION.—Except as provided in subsections (f) and (g),
- 8 a group health plan, or a health insurance issuer offering
- 9 health insurance coverage in connection with a group
- 10 health plan, shall not request, require, collect, or purchase
- 11 predictive genetic information concerning an individual (or
- 12 information about a request for or the receipt of genetic
- 13 services by such individual or family member of such indi-
- 14 vidual).
- 15 "(e) Disclosure of Predictive Genetic Infor-
- 16 MATION.—A group health plan, or a health insurance
- 17 issuer offering health insurance coverage in connection
- 18 with a group health plan, shall not disclose predictive ge-
- 19 netic information about an individual (or information
- 20 about a request for or the receipt of genetic services by
- 21 such individual or family member of such individual) to—
- "(1) any entity that is a member of the same
- controlled group as such issuer or plan sponsor of
- such group health plan;

1	"(2) any other group health plan or health in-
2	surance issuer or any insurance agent, third party
3	administrator, or other person subject to regulation
4	under State insurance laws;
5	"(3) the Medical Information Bureau or any
6	other person that collects, compiles, publishes, or
7	otherwise disseminates insurance information;
8	"(4) the individual's employer or any plan spon-
9	sor; or
10	"(5) any other person the Secretary may speci-
11	fy in regulations.
12	"(f) Information for Payment for Genetic
13	Services.—
14	"(1) In general.—With respect to payment
15	for genetic services conducted concerning an indi-
16	vidual or the coordination of benefits, a group health
17	plan, or a health insurance issuer offering group
18	health insurance coverage in connection with a group
19	health plan, may request that the individual provide
20	the plan or issuer with evidence that such services
21	were performed.
22	"(2) Rule of construction.—Nothing in
23	paragraph (1) shall be construed to—
24	"(A) permit a group health plan or health
25	insurance issuer to request (or require) the re-

- sults of the services referred to in such paragraph; or
- "(B) require that a group health plan or health insurance issuer make payment for services described in such paragraph where the individual involved has refused to provide evidence of the performance of such services pursuant to a request by the plan or issuer in accordance with such paragraph.
- "(g) Information for Payment of Other Other Claims.—With respect to the payment of claims for benefits other than genetic services, a group health plan, or a health insurance issuer offering group health insurance coverage in connection with a group health plan, may request that an individual provide predictive genetic information so long as such information—
 - "(1) is used solely for the payment of a claim;
 "(2) is limited to information that is directly related to and necessary for the payment of such claim
 and the claim would otherwise be denied but for the
 predictive genetic information; and
 - "(3) is used only by an individual (or individuals) within such plan or issuer who needs access to such information for purposes of payment of a claim.

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"(h) Rules of Construction.—

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- "(1) Collection or disclosure authorized By individual.—The provisions of subsections (d) (regarding collection) and (e) shall not apply to an individual if the individual (or the legal representative of the individual) provides prior, knowing, voluntary, and written authorization for the collection or disclosure of predictive genetic information.
 - "(2) DISCLOSURE FOR HEALTH CARE TREAT-MENT.—Nothing in this section shall be construed to limit or restrict the disclosure of predictive genetic information from a health care provider to another health care provider for the purpose of providing health care treatment to the individual involved.
 - "(i) Definitions.—In this section:
 - "(1) CONTROLLED GROUP.—The term 'controlled group' means any group treated as a single employer under subsection (b), (c), (m), or (o) of section 414 of the Internal Revenue Code of 1986.
 - "(2) Group Health Plan, Health Insur-Ance Issuer.—The terms 'group health plan' and 'health insurance issuer' include a third party administrator or other person acting for or on behalf of such plan or issuer.".

- 1 (c) Enforcement.—Section 502 (29 U.S.C. 1132)
- 2 is amended by adding at the end the following:
- 3 "(n) Violation of Genetic Discrimination or
- 4 Genetic Disclosure Provisions.—In any action under
- 5 this section against any administrator of a group health
- 6 plan, or health insurance issuer offering group health in-
- 7 surance coverage in connection with a group health plan
- 8 (including any third party administrator or other person
- 9 acting for or on behalf of such plan or issuer) alleging
- 10 a violation of subsection (a)(1)(F), (b) (with respect to
- 11 cases relating to genetic information or information about
- 12 a request or receipt of genetic services by an individual
- 13 or family member of such individual), (c), (d), (e), (f), or
- 14 (g) of section 702, or section 714, the court may award
- 15 any appropriate legal or equitable relief. Such relief may
- 16 include a requirement for the payment of attorney's fees
- 17 and costs, including the costs of expert witnesses.
- 18 "(o) CIVIL PENALTY.—The monetary provisions of
- 19 section 308(b)(2)(C) of Public Law 101–336 (42 U.S.C.
- 20 12188(b)) shall apply for purposes of the Secretary en-
- 21 forcing the provisions referred to in subsection (n), except
- 22 that any such relief awarded shall be paid only into the
- 23 general fund of the Treasury.".

1 (d) Preemption.—Section 731 of the Employee Re-2 tirement Income Security Act of 1974 (29 U.S.C. 1191) is amended— 3 (1) in subsection (a)(1), by inserting "or (e)" 4 5 after "subsection (b)"; and 6 (2) by adding at the end the following: 7 "(e) Special Rule in Case of Genetic Informa-8 TION.—With respect to group health insurance coverage offered by a health insurance issuer, the provisions of this 10 part relating to genetic information (including information about a request for or the receipt of genetic services by 11 12 an individual or a family member of such individual) shall not be construed to supersede any provision of State law which establishes, implements, or continues in effect a 14 15 standard, requirement, or remedy that more completely— "(1) protects the confidentiality of genetic in-16 17 formation (including information about a request for 18 or the receipt of genetic services by an individual or 19 a family member of such individual) or the privacy 20 of an individual or a family member of the individual 21 with respect to genetic information (including infor-22 mation about a request for or the receipt of genetic 23 services by an individual or a family member of such 24 individual) than does this part; or

1	"(2) prohibits discrimination on the basis of ge-
2	netic information than does this part.".
3	(e) Definitions.—Section 733(d) of the Employee
4	Retirement Income Security Act of 1974 (29 U.S.C.
5	1191b(d)) is amended by adding at the end the following:
6	"(5) Family member.—The term 'family
7	member' means with respect to an individual—
8	"(A) the spouse of the individual;
9	"(B) a dependent child of the individual,
10	including a child who is born to or placed for
11	adoption with the individual; and
12	"(C) all other individuals related by blood
13	to the individual or the spouse or child de-
14	scribed in subparagraph (A) or (B).
15	"(6) Genetic information.—The term 'ge-
16	netic information' means information about genes,
17	gene products, or inherited characteristics that may
18	derive from an individual or a family member of
19	such individual (including information about a re-
20	quest for or the receipt of genetic services by such
21	individual or family member of such individual).
22	"(7) GENETIC SERVICES.—The term 'genetic
23	services' means health services, including genetic
24	tests, provided to obtain, assess, or interpret genetic

1	information for diagnostic and therapeutic purposes,
2	and for genetic education and counseling.
3	"(8) Genetic test.—The term 'genetic test
4	means the analysis of human DNA, RNA, chro-
5	mosomes, proteins, and certain metabolites in order
6	to detect genotypes, mutations, or chromosomal
7	changes.
8	"(9) Predictive genetic information.—
9	"(A) In general.—The term 'predictive
10	genetic information' means—
11	"(i) information about an individual's
12	genetic tests;
13	"(ii) information about genetic tests
14	of family members of the individual; or
15	"(iii) information about the occur-
16	rence of a disease or disorder in family
17	members.
18	"(B) Limitations.—The term 'predictive
19	genetic information' shall not include—
20	"(i) information about the sex or age
21	of the individual;
22	"(ii) information about chemical,
23	blood, or urine analyses of the individual,
24	unless these analyses are genetic tests; or

1	"(iii) information about physical
2	exams of the individual, and other informa-
3	tion relevant to determining the current
4	health status of the individual.".
5	(f) Amendment Concerning Supplemental Ex-
6	CEPTED BENEFITS.—Section 732(c)(3) of the Employee
7	Retirement Income Security Act of 1974 (29 U.S.C.
8	1191a(c)(3)) is amended by inserting ", other than the
9	requirements of subsections (a)(1)(F), (b) (in cases relat-
10	ing to genetic information or information about a request
11	for or the receipt of genetic services by an individual or
12	a family member of such individual), (c), (d), (e), (f) and
13	(g) of section 702 and section 714," after "The require-
14	ments of this part".
15	(g) Effective Date.—
16	(1) In general.—Except as provided in this
17	section, this section and the amendments made by
18	this section shall apply with respect to group health
19	plans for plan years beginning after October 1,
20	2000.
21	(2) Special rule for collective bar-
22	GAINING AGREEMENTS.—In the case of a group
23	health plan maintained pursuant to one or more col-

lective bargaining agreements between employee rep-

resentatives and one or more employers ratified be-

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1	fore the date of the enactment of this Act, this sec-
2	tion and the amendments made by this section shall
3	not apply to plan years beginning before the later
4	of—
5	(A) the date on which the last of the col-
6	lective bargaining agreements relating to the
7	plan terminates (determined without regard to
8	any extension thereof agreed to after the date
9	of the enactment of this Act), or
10	(B) October 1, 2000.
11	For purposes of subparagraph (A), any plan amend-
12	ment made pursuant to a collective bargaining
13	agreement relating to the plan which amends the
14	plan solely to conform to any requirement of the
15	amendments made by this section shall not be treat-
16	ed as a termination of such collective bargaining
17	agreement.
18	SEC. 102. AMENDMENTS TO THE PUBLIC HEALTH SERVICE
19	ACT.
20	(a) Amendments Relating to the Group Mar-
21	KET.—
22	(1) Prohibition of Health Insurance dis-
23	CRIMINATION ON THE BASIS OF PREDICTIVE GE-
24	NETIC INFORMATION OR GENETIC SERVICES.—

1	(A) No enrollment restriction for
2	GENETIC SERVICES.—Section 2702(a)(1)(F) of
3	the Public Health Service Act (42 U.S.C.
4	300gg-1(a)(1)(F)) is amended by inserting be-
5	fore the period the following: "(or information
6	about a request for or the receipt of genetic
7	services by an individual or a family member of
8	such individual)".
9	(B) No discrimination in group rate
10	BASED ON PREDICTIVE GENETIC INFORMA-
11	TION.—
12	(i) In general.—Subpart 2 of part
13	A of title XXVII of the Public Health
14	Service (42 U.S.C. 300gg-4 et seq.) is
15	amended by adding at the end the fol-
16	lowing:
17	"SEC. 2707. PROHIBITING DISCRIMINATION AGAINST
18	GROUPS ON THE BASIS OF PREDICTIVE GE-
19	NETIC INFORMATION.
20	"A group health plan, and a health insurance issuer
21	offering group health insurance coverage in connection
22	with a group health plan, shall not deny eligibility to a
23	group or adjust premium or contribution rates for a group
24	on the basis of predictive genetic information concerning
25	an individual in the group (or information about a request

1	for or the receipt of genetic services by such individual
2	or family member of such individual).".
3	(ii) Conforming amendments.—
4	(I) Section $2702(b)(2)(A)$ of the
5	Public Health Service Act (42 U.S.C.
6	300gg-1(b)(2)(A)) is amended to read
7	as follows:
8	"(A) to restrict the amount that an em-
9	ployer may be charged for coverage under a
10	group health plan, except as provided in section
11	2707; or".
12	(II) Section 2721(a) of the Pub-
13	lie Health Service Act (42 U.S.C.
14	300gg-21(a)) is amended by inserting
15	"(other than subsections $(a)(1)(F)$,
16	(b) (with respect to cases relating to
17	genetic information or information
18	about a request or receipt of genetic
19	services by an individual or family
20	member of such individual), (c), (d),
21	(e), (f), or (g) of section 2702 and
22	section 2707)" after "subparts 1 and
23	3".
24	(2) Limitations on genetic testing and on
25	COLLECTION AND DISCLOSURE OF PREDICTIVE GE-

- 1 NETIC INFORMATION.—Section 2702 of the Public
- 2 Health Service Act (42 U.S.C. 300gg-1) is amended
- 3 by adding at the end the following:
- 4 "(c) Genetic Testing.—

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- 5 "(1) Limitation on requesting or require 6 Ing genetic testing.—A group health plan, or a 7 health insurance issuer offering health insurance 8 coverage in connection with a group health plan, 9 shall not request or require an individual or a family 10 member of such individual to undergo a genetic test.
 - "(2) Rule of construction.—Nothing in this title shall be construed to limit the authority of a health care professional, who is providing treatment with respect to an individual and who is employed by a group health plan or a health insurance issuer, to request that such individual or family member of such individual undergo a genetic test. Such a health care professional shall not require that such individual or family member undergo a genetic test.
- 21 "(d) Collection of Predictive Genetic Infor-
- 22 MATION.—Except as provided in subsections (f) and (g),
- 23 a group health plan, or a health insurance issuer offering
- 24 health insurance coverage in connection with a group
- 25 health plan, shall not request, require, collect, or purchase

- 1 predictive genetic information concerning an individual (or
- 2 information about a request for or the receipt of genetic
- 3 services by such individual or family member of such indi-
- 4 vidual).
- 5 "(e) Disclosure of Predictive Genetic Infor-
- 6 MATION.—A group health plan, or a health insurance
- 7 issuer offering health insurance coverage in connection
- 8 with a group health plan, shall not disclose predictive ge-
- 9 netic information about an individual (or information
- 10 about a request for or the receipt of genetic services by
- 11 such individual or family member of such individual) to—
- "(1) any entity that is a member of the same
- controlled group as such issuer or plan sponsor of
- such group health plan;
- 15 "(2) any other group health plan or health in-
- surance issuer or any insurance agent, third party
- administrator, or other person subject to regulation
- under State insurance laws;
- 19 "(3) the Medical Information Bureau or any
- other person that collects, compiles, publishes, or
- 21 otherwise disseminates insurance information;
- "(4) the individual's employer or any plan spon-
- sor; or
- 24 "(5) any other person the Secretary may speci-
- 25 fy in regulations.

1	"(f) Information for Payment for Genetic
2	Services.—
3	"(1) In general.—With respect to payment
4	for genetic services conducted concerning an indi-
5	vidual or the coordination of benefits, a group health
6	plan, or a health insurance issuer offering group
7	health insurance coverage in connection with a group
8	health plan, may request that the individual provide
9	the plan or issuer with evidence that such services
10	were performed.
11	"(2) Rule of Construction.—Nothing in
12	paragraph (1) shall be construed to—
13	"(A) permit a group health plan or health
14	insurance issuer to request (or require) the re-
15	sults of the services referred to in such para-
16	graph; or
17	"(B) require that a group health plan or
18	health insurance issuer make payment for serv-
19	ices described in such paragraph where the in-
20	dividual involved has refused to provide evi-
21	dence of the performance of such services pur-
22	suant to a request by the plan or issuer in ac-
23	cordance with such paragraph.
24	"(g) Information for Payment of Other
25	CLAIMS.—With respect to the payment of claims for bene-

- 1 fits other than genetic services, a group health plan, or
- 2 a health insurance issuer offering group health insurance
- 3 coverage in connection with a group health plan, may re-
- 4 quest that an individual provide predictive genetic infor-
- 5 mation so long as such information—
- 6 "(1) is used solely for the payment of a claim;
- 7 "(2) is limited to information that is directly re-
- 8 lated to and necessary for the payment of such claim
- and the claim would otherwise be denied but for the
- 10 predictive genetic information; and
- 11 "(3) is used only by an individual (or individ-
- uals) within such plan or issuer who needs access to
- such information for purposes of payment of a
- 14 claim.
- 15 "(h) Rules of Construction.—
- 16 "(1) Collection or disclosure authorized
- 17 BY INDIVIDUAL.—The provisions of subsections (d)
- (regarding collection) and (e) shall not apply to an
- individual if the individual (or legal representative
- of, the individual) provides prior, knowing, vol-
- 21 untary, and written authorization for the collection
- or disclosure of predictive genetic information.
- 23 "(2) Disclosure for health care treat-
- MENT.—Nothing in this section shall be construed to
- limit or restrict the disclosure of predictive genetic

1	information from a health care provider to another
2	health care provider for the purpose of providing
3	health care treatment to the individual involved.
4	"(i) Definitions.—In this section:
5	"(1) Controlled Group.—The term 'con-
6	trolled group' means any group treated as a single
7	employer under subsections (b), (c), (m), or (o) of
8	section 414 of the Internal Revenue Code of 1986.
9	"(2) Group Health Plan, Health Insur-
10	ANCE ISSUER.—The terms 'group health plan' and
11	'health insurance issuer' include a third party ad-
12	ministrator or other person acting for or on behalf
13	of such plan or issuer.".
14	(3) Definitions.—Section 2791(d) of the Pub-
15	lic Health Service Act (42 U.S.C. 300gg-91(d)) is
16	amended by adding at the end the following new
17	paragraphs:
18	"(15) Family member.—The term 'family
19	member' means with respect to an individual—
20	"(A) the spouse of the individual;
21	"(B) a dependent child of the individual,
22	including a child who is born to or placed for
23	adoption with the individual: and

1	"(C) all other individuals related by blood
2	to the individual or the spouse or child de-
3	scribed in subparagraph (A) or (B).
4	"(16) Genetic information.—The term 'ge-
5	netic information' means information about genes,
6	gene products, or inherited characteristics that may
7	derive from an individual or a family member of
8	such individual (including information about a re-
9	quest for or the receipt of genetic services by such
10	individual or family member of such individual).
11	"(17) Genetic services.—The term 'genetic
12	services' means health services, including genetic
13	tests, provided to obtain, assess, or interpret genetic
14	information for diagnostic and therapeutic purposes,
15	and for genetic education and counselling.
16	"(18) Genetic test.—The term 'genetic test'
17	means the analysis of human DNA, RNA, chro-
18	mosomes, proteins, and certain metabolites in order
19	to detect genotypes, mutations, or chromosomal
20	changes.
21	"(19) Predictive genetic information.—
22	"(A) In general.—The term 'predictive
23	genetic information' means—
24	"(i) information about an individual's
25	genetic tests;

1	"(ii) information about genetic tests
2	of family members of the individual; or
3	"(iii) information about the occur-
4	rence of a disease or disorder in family
5	members.
6	"(B) Limitations.—The term 'predictive
7	genetic information' shall not include—
8	"(i) information about the sex or age
9	of the individual;
10	"(ii) information about chemical,
11	blood, or urine analyses of the individual,
12	unless these analyses are genetic tests; or
13	"(iii) information about physical
14	exams of the individual, and other informa-
15	tion relevant to determining the current
16	health status of the individual.".
17	(b) Amendment Relating to the Individual
18	Market.—The first subpart 3 of part B of title XXVII
19	of the Public Health Service Act (42 U.S.C. 300gg-51 et
20	seq.) is amended—
21	(1) by redesignating such subpart as subpart 2;
22	and
23	(2) by adding at the end the following:

1	"SEC. 2753. PROHIBITION OF HEALTH INSURANCE DIS-
2	CRIMINATION AGAINST INDIVIDUALS ON THE
3	BASIS OF PREDICTIVE GENETIC INFORMA-
4	TION.
5	"(a) In Eligibility To Enroll.—A health insur-
6	ance issuer offering health insurance coverage in the indi-
7	vidual market may not establish rules for eligibility to en-
8	roll in individual health insurance coverage that are based
9	on predictive genetic information concerning the individual
10	(or information about a request for or the receipt of ge-
11	netic services by such individual or family member of such
12	individual).
13	"(b) In Premium Rates.—A health insurance issuer
14	offering health insurance coverage in the individual mar-
15	ket shall not adjust premium rates on the basis of pre-
16	dictive genetic information concerning an individual (or in-
17	formation about a request for or the receipt of genetic
18	services by such individual or family member of such indi-
19	vidual).
20	"SEC. 2754. LIMITATIONS ON GENETIC TESTING AND ON
21	COLLECTION AND DISCLOSURE OF PRE-
22	DICTIVE GENETIC INFORMATION.
23	"(a) Genetic Testing.—
24	"(1) Limitation on requesting or requir-
25	ING GENETIC TESTING.—A health insurance issuer
26	offering health insurance coverage in the individual

- 1 market shall not request or require an individual or 2 a family member of such individual to undergo a ge-3 netic test.
- "(2) Rule of construction.—Nothing in this title shall be construed to limit the authority of 5 6 a health care professional, who is providing treat-7 ment with respect to an individual and who is em-8 ployed by a group health plan or a health insurance 9 issuer, to request that such individual or family 10 member of such individual undergo a genetic test. 11 Such a health care professional shall not require 12 that such individual or family member undergo a ge-13 netic test.
- "(b) Collection of Predictive Genetic Infor15 Mation.—Except as provided in subsections (d) and (e),
 16 a health insurance issuer offering health insurance cov17 erage in the individual market shall not request, require,
 18 collect, or purchase predictive genetic information con19 cerning an individual (or information about a request for
 20 or the receipt of genetic services by such individual or fam21 ily member of such individual).
- "(c) DISCLOSURE OF PREDICTIVE GENETIC INFOR-23 MATION.—A health insurance issuer offering health insur-24 ance coverage in the individual market shall not disclose 25 predictive genetic information about an individual (or in-

1	formation about a request for or the receipt of genetic
2	services by such individual or family member of such indi-
3	vidual) to—
4	"(1) any entity that is a member of the same
5	controlled group as such issuer or plan sponsor of
6	such group health plan;
7	"(2) any other group health plan or health in-
8	surance issuer or any insurance agent, third party
9	administrator, or other person subject to regulation
10	under State insurance laws;
11	"(3) the Medical Information Bureau or any
12	other person that collects, compiles, publishes, or
13	otherwise disseminates insurance information;
14	"(4) the individual's employer or any plan spon-
15	sor; or
16	"(5) any other person the Secretary may speci-
17	fy in regulations.
18	"(d) Information for Payment for Genetic
19	Services.—
20	"(1) In general.—With respect to payment
21	for genetic services conducted concerning an indi-
22	vidual or the coordination of benefits, a health insur-
23	ance issuer offering health insurance coverage in the

individual market may request that the individual

1	provide the plan or issuer with evidence that such
2	services were performed.
3	"(2) Rule of Construction.—Nothing in
4	paragraph (1) shall be construed to—
5	"(A) permit a health insurance issuer to
6	request (or require) the results of the services
7	referred to in such paragraph; or
8	"(B) require that a health insurance issuer
9	make payment for services described in such
10	paragraph where the individual involved has re-
11	fused to provide evidence of the performance of
12	such services pursuant to a request by the plan
13	or issuer in accordance with such paragraph.
14	"(e) Information for Payment of Other
15	CLAIMS.—With respect to the payment of claims for bene-
16	fits other than genetic services, a health insurance issuer
17	offering health insurance coverage in the individual mar-
18	ket may request that an individual provide predictive ge-
19	netic information so long as such information—
20	"(1) is used solely for the payment of a claim;
21	"(2) is limited to information that is directly re-
22	lated to and necessary for the payment of such claim
23	and the claim would otherwise be denied but for the
24	predictive genetic information; and

"(3) is used only by an individual (or individual) uals) within such plan or issuer who needs access to such information for purposes of payment of a claim.

"(f) Rules of Construction.—

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- "(1) Collection or disclosure authorized by individual.—The provisions of subsections (c) (regarding collection) and (d) shall not apply to an individual if the individual (or legal representative of, the individual) provides prior, knowing, voluntary, and written authorization for the collection or disclosure of predictive genetic information.
- "(2) DISCLOSURE FOR HEALTH CARE TREAT-MENT.—Nothing in this section shall be construed to limit or restrict the disclosure of predictive genetic information from a health care provider to another health care provider for the purpose of providing health care treatment to the individual involved.

"(g) DEFINITIONS.—In this section:

- "(1) Controlled Group.—The term 'controlled group' means any group treated as a single employer under subsections (b), (c), (m), or (o) of section 414 of the Internal Revenue Code of 1986.
- 24 "(2) GROUP HEALTH PLAN, HEALTH INSUR-25 ANCE ISSUER.—The terms 'group health plan' and

- 1 'health insurance issuer' include a third party ad-
- 2 ministrator or other person acting for or on behalf
- of such plan or issuer.".
- 4 (c) Enforcement.—
- 5 (1) Group Plans.—Section 2722 of the Public
- 6 Health Service Act (42 U.S.C. 300gg-22) is amend-
- 7 ed by adding at the end the following:
- 8 "(c) Violation of Genetic Discrimination or
- 9 Genetic Disclosure Provisions.—In any action under
- 10 this section against any administrator of a group health
- 11 plan, or health insurance issuer offering group health in-
- 12 surance coverage in connection with a group health plan
- 13 (including any third party administrator or other person
- 14 acting for or on behalf of such plan or issuer) alleging
- 15 a violation of subsections (a)(1)(F), (b) (with respect to
- 16 cases relating to genetic information or information about
- 17 a request or receipt of genetic services by an individual
- 18 or family member of such individual), (c), (d), (e), (f), or
- 19 (g) of section 2702 and section 2707 the court may award
- 20 any appropriate legal or equitable relief. Such relief may
- 21 include a requirement for the payment of attorney's fees
- 22 and costs, including the costs of expert witnesses.
- 23 "(d) CIVIL PENALTY.—The monetary provisions of
- 24 section 308(b)(2)(C) of Public Law 101–336 (42 U.S.C.
- 25 12188(b)) shall apply for purposes of the Secretary en-

- 1 forcing the provisions referred to in subsection (c), except
- 2 that any such relief awarded shall be paid only into the
- 3 general fund of the Treasury.".
- 4 (2) Individual plans.—Section 2761 of the
- 5 Public Health Service Act (42 U.S.C. 300gg-45) is
- 6 amended by adding at the end the following:
- 7 "(c) Violation of Genetic Discrimination or
- 8 Genetic Disclosure Provisions.—In any action under
- 9 this section against any health insurance issuer offering
- 10 health insurance coverage in the individual market (in-
- 11 cluding any other person acting for or on behalf of such
- 12 issuer) alleging a violation of section 2753 and 2754 the
- 13 court in which the action is commenced may award any
- 14 appropriate legal or equitable relief. Such relief may in-
- 15 clude a requirement for the payment of attorney's fees and
- 16 costs, including the costs of expert witnesses.
- 17 "(d) Civil Penalty.—The monetary provisions of
- 18 section 308(b)(2)(C) of Public Law 101–336 (42 U.S.C.
- 19 12188(b)) shall apply for purposes of the Secretary en-
- 20 forcing the provisions referred to in subsection (c), except
- 21 that any such relief awarded shall be paid only into the
- 22 general fund of the Treasury.".
- 23 (d) Preemption.—

1	(1) Group Market.—Section 2723 of the Pub-
2	lic Health Service Act (42 U.S.C. 300gg–23) is
3	amended—
4	(A) in subsection $(a)(1)$, by inserting "or
5	(e)" after "subsection (b)"; and
6	(B) by adding at the end the following:
7	"(e) Special Rule in Case of Genetic Informa-
8	TION.—With respect to group health insurance coverage
9	offered by a health insurance issuer, the provisions of this
10	part relating to genetic information (including information
11	about a request for or the receipt of genetic services by
12	an individual or a family member of such individual) shall
13	not be construed to supersede any provision of State law
14	which establishes, implements, or continues in effect a
15	standard, requirement, or remedy that more completely—
16	"(1) protects the confidentiality of genetic in-
17	formation (including information about a request for
18	or the receipt of genetic services by an individual or
19	a family member of such individual) or the privacy
20	of an individual or a family member of the individual
21	with respect to genetic information (including infor-
22	mation about a request for or the receipt of genetic
23	services by an individual or a family member of such
24	individual); or

1	"(2) prohibits discrimination on the basis of ge-
2	netic information than does this part.".
3	(2) Individual Market.—Section 2762 of the
4	Public Health Service Act (42 U.S.C. 300gg-46) is
5	amended—
6	(A) in subsection (a), by inserting "and ex-
7	cept as provided in subsection (c)," after "Sub-
8	ject to subsection (b),"; and
9	(B) by adding at the end the following:
10	"(c) Special Rule in Case of Genetic Informa-
11	TION.—With respect to individual health insurance cov-
12	erage offered by a health insurance issuer, the provisions
13	of this part (or part C insofar as it applies to this part)
14	relating to genetic information (including information
15	about a request for or the receipt of genetic services by
16	an individual or a family member of such individual) shall
17	not be construed to supersede any provision of State law
18	(as defined in section 2723(d)) which establishes, imple-
19	ments, or continues in effect a standard, requirement, or
20	remedy that more completely—
21	"(1) protects the confidentiality of genetic in-
22	formation (including information about a request for
23	or the receipt of genetic services of an individual or
24	a family member of such individual) or the privacy
25	of an individual or a family member of the individual

1	with respect to genetic information (including infor-
2	mation about a request for or the receipt of genetic
3	services by an individual or a family member of such
4	individual) than does this part (or part C insofar as
5	it applies to this part); or
6	"(2) prohibits discrimination on the basis of ge-
7	netic information than does this part (or part C in-
8	sofar as it applies to this part).".
9	(e) Elimination of Option of Non-Federal
10	GOVERNMENTAL PLANS TO BE EXCEPTED FROM RE-
11	QUIREMENTS CONCERNING GENETIC INFORMATION.—
12	Section 2721(b)(2) of the Public Health Service Act (42
13	U.S. C. 300gg-21(b)(2)) is amended—
14	(1) in subparagraph (A), by striking "If the
15	plan sponsor" and inserting "Except as provided in
16	subparagraph (D), if the plan sponsor"; and
17	(2) by adding at the end the following:
18	"(D) ELECTION NOT APPLICABLE TO RE-
19	QUIREMENTS CONCERNING GENETIC INFORMA-
20	TION.—The election described in subparagraph
21	(A) shall not be available with respect to the
22	provisions of subsections (a)(1)(F), (e), (d), (e),
23	(f), and (g) of section 2702 and section 2707,
24	and the provisions of section 2702(b) to the ex-
25	tent that they apply to genetic information (or

1	information about a request for or the receipt
2	of genetic services by an individual or a family
3	member of such individual).".
4	(f) Amendment Concerning Supplemental Ex-
5	CEPTED BENEFITS.—
6	(1) Group Market.—Section 2721(d)(3) of
7	the Public Health Service Act (42 U.S.C. 300gg-
8	23(d)(3)) is amended by inserting ", other than the
9	requirements of subsections (a)(1)(F), (b) (in cases
10	relating to genetic information or information about
11	a request for or the receipt of genetic services by an
12	individual or a family member of such individual)),
13	(c), (d), (e), (f) and (g) of section 2702 and section
14	2707," after "The requirements of this part".
15	(2) Individual market.—Section 2763(b) of
16	the Public Health Service Act (42 U.S.C. 300gg-
17	47(b)) is amended—
18	(A) by striking "The requirements of this
19	part" and inserting the following:
20	"(1) In general.—Except as provided in para-
21	graph (2), the requirements of this part"; and
22	(B) by adding at the end the following:
23	"(2) Limitation.—The requirements of sec-
24	tions 2753 and 2754 shall apply to excepted benefits
25	described in section $2791(c)(4)$.".

1	(g) Effective Date.—
2	(1) In general.—The amendments made by
3	this section shall apply with respect to—
4	(A) group health plans, and health insur
5	ance coverage offered in connection with group
6	health plans, for plan years beginning; and
7	(B) health insurance coverage offered
8	sold, issued, renewed, in effect, or operated in
9	the individual market, after;
10	October 1, 2000.
11	(2) Special rule for collective bar
12	GAINING AGREEMENTS.—In the case of a group
13	health plan maintained pursuant to one or more col
14	lective bargaining agreements between employee rep
15	resentatives and one or more employers ratified be
16	fore the date of the enactment of this Act, the
17	amendments made by this section shall not apply to
18	plan years beginning before the later of—
19	(A) the date on which the last of the col
20	lective bargaining agreements relating to the
21	plan terminates (determined without regard to
22	any extension thereof agreed to after the date
23	of the enactment of this Act); or
24	(B) October 1, 2000.

1	For purposes of subparagraph (A), any plan amend-
2	ment made pursuant to a collective bargaining
3	agreement relating to the plan which amends the
4	plan solely to conform to any requirement of the
5	amendments made by this section shall not be treat-
6	ed as a termination of such collective bargaining
7	agreement.
8	SEC. 103. AMENDMENTS TO INTERNAL REVENUE CODE OF
9	1986.
10	(a) Prohibition of Health Insurance Discrimi-
11	NATION ON THE BASIS OF GENETIC SERVICES OR PRE-
12	DICTIVE GENETIC INFORMATION.—
13	(1) No enrollment restriction for ge-
14	NETIC SERVICES.—Section 9802(a)(1)(F) of the In-
15	ternal Revenue Code of 1986 is amended by insert-
16	ing before the period "(or information about a re-
17	quest for or the receipt of genetic services by such
18	individual or family member of such individual)".
19	(2) No discrimination in group rate based
20	ON PREDICTIVE GENETIC INFORMATION.—
21	(A) In general.—Subchapter B of chap-
22	ter 100 of the Internal Revenue Code of 1986
23	is amended by adding at the end the following

1	"SEC. 9813. PROHIBITING DISCRIMINATION AGAINST
2	GROUPS ON THE BASIS OF PREDICTIVE GE
3	NETIC INFORMATION.
4	"A group health plan shall not deny eligibility to a
5	group or adjust premium or contribution rates for a group
6	on the basis of predictive genetic information concerning
7	an individual in the group (or information about a request
8	for or the receipt of genetic services by such individual
9	or family member of such individual).".
10	(B) Conforming amendments.—
11	(i) Section 9802(b)(2)(A) of the Inter-
12	nal Revenue Code of 1986 is amended to
13	read as follows:
14	"(A) to restrict the amount that an em-
15	ployer may be charged for coverage under a
16	group health plan, except as provided in section
17	9813; or".
18	(ii) Section 9831(a) of the Internal
19	Revenue Code of 1986 is amended by in-
20	serting "(other than subsections $(a)(1)(F)$)
21	(b) (with respect to cases relating to ge-
22	netic information or information about a
23	request or receipt of genetic services by an
24	individual or family member of such indi-
25	vidual), (d) (e), (f), (g) or (h) of section
26	9802 or section 9813) after "chapter".

- 1 (b) Limitations on Genetic Testing and on
- 2 Collection and Disclosure of Predictive Genetic
- 3 Information.—Section 9802 of the Internal Revenue
- 4 Code of 1986 is amended by adding at the end the fol-
- 5 lowing:
- 6 "(d) GENETIC TESTING.—
- 7 "(1) Limitation on requesting or requir-
- 8 ING GENETIC TESTING.—A group health plan may
- 9 not request or require an individual or a family
- member of such individual to undergo a genetic test.
- 11 "(2) Rule of Construction.—Nothing in
- this title shall be construed to limit the authority of
- a health care professional, who is providing treat-
- ment with respect to an individual and who is em-
- ployed by a group health plan, to request that such
- 16 individual or family member of such individual un-
- dergo a genetic test. Such a health care professional
- shall not require that such individual or family mem-
- ber undergo a genetic test.
- 20 "(e) Collection of Predictive Genetic Infor-
- 21 MATION.—Except as provided in subsections (g) and (h),
- 22 a group health plan shall not request, require, collect, or
- 23 purchase predictive genetic information concerning an in-
- 24 dividual (or information about a request for or the receipt

- of genetic services by such individual or family member 2 of such individual). 3 "(f) Disclosure of Predictive Genetic Infor-MATION.—A group health plan shall not disclose predictive 5 genetic information about an individual (or information 6 about a request for or the receipt of genetic services by 7 such individual or family member of such individual) to— "(1) any entity that is a member of the same 8 9 controlled group as such issuer or plan sponsor of 10 such group health plan; 11 "(2) any other group health plan or health in-12 surance issuer or any insurance agent, third party 13 administrator, or other person subject to regulation 14 under State insurance laws; "(3) the Medical Information Bureau or any 15 16 other person that collects, compiles, publishes, or 17 otherwise disseminates insurance information; 18 "(4) the individual's employer or any plan spon-19 sor; or
- 20 "(5) any other person the Secretary may speci-21 fy in regulations.
- 22 "(g) Information for Payment for Genetic
- 23 Services.—
- 24 "(1) IN GENERAL.—With respect to payment 25 for genetic services conducted concerning an indi-

1	vidual or the coordination of benefits, a group health
2	plan may request that the individual provide the
3	plan with evidence that such services were per-
4	formed.
5	"(2) Rule of Construction.—Nothing in
6	paragraph (1) shall be construed to—
7	"(A) permit a group health plan to request
8	(or require) the results of the services referred
9	to in such paragraph; or
10	"(B) require that a group health plan
11	make payment for services described in such
12	paragraph where the individual involved has re-
13	fused to provide evidence of the performance of
14	such services pursuant to a request by the plan
15	in accordance with such paragraph.
16	"(h) Information for Payment of Other
17	CLAIMS.—With respect to the payment of claims for bene-
18	fits other than genetic services, a group health plan may
19	request that an individual provide predictive genetic infor-
20	mation so long as such information—
21	"(1) is used solely for the payment of a claim;
22	"(2) is limited to information that is directly re-
23	lated to and necessary for the payment of such claim
24	and the claim would otherwise be denied but for the
25	predictive genetic information; and

"(3) is used only by an individual (or individual) uals) within such plan or issuer who needs access to such information for purposes of payment of a claim.

"(i) Rules of Construction.—

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- "(1) Collection or disclosure authorized by individual.—The provisions of subsections (e) (regarding collection) and (f) shall not apply to an individual if the individual (or legal representative of, the individual) provides prior, knowing, voluntary, and written authorization for the collection or disclosure of predictive genetic information.
- "(2) DISCLOSURE FOR HEALTH CARE TREAT-MENT.—Nothing in this section shall be construed to limit or restrict the disclosure of predictive genetic information from a health care provider to another health care provider for the purpose of providing health care treatment to the individual involved.

"(j) Definitions.—In this section:

- "(1) CONTROLLED GROUP.—The term 'controlled group' means any group treated as a single employer under subsections (b), (c), (m), or (o) of section 414.
- 24 "(2) GROUP HEALTH PLAN, HEALTH INSUR-25 ANCE ISSUER.—The terms 'group health plan' and

- 1 'health insurance issuer' include a third party ad-
- 2 ministrator or other person acting for or on behalf
- of such plan or issuer.
- 4 "(k) Violation of Genetic Discrimination or
- 5 GENETIC DISCLOSURE PROVISIONS.—In any action under
- 6 this section against any administrator of a group health
- 7 plan (including any third party administrator or other per-
- 8 son acting for or on behalf of such plan) alleging a viola-
- 9 tion of subsection (a)(1)(F), (b) (with respect to cases re-
- 10 lating to genetic information or information about a re-
- 11 quest or receipt of genetic services by an individual or fam-
- 12 ily member of such individual), (d), (e), (f), (g) or (h) of
- 13 this section or section 9813, the court may award any ap-
- 14 propriate legal or equitable relief. Such relief may include
- 15 a requirement for the payment of attorney's fees and
- 16 costs, including the costs of expert witnesses.
- 17 "(1) CIVIL PENALTY.—The monetary provisions of
- 18 section 308(b)(2)(C) of Public Law 101–336 (42 U.S.C.
- 19 12188(b)) shall apply for purposes of the Secretary en-
- 20 forcing the provisions referred to in subsection (k), except
- 21 that any such relief awarded shall be paid only into the
- 22 general fund of the Treasury.".
- 23 (c) Definitions.—Section 9832(d) of the Internal
- 24 Revenue Code of 1986 is amended by adding at the end
- 25 the following:

1	"(6) Family member.—The term 'family
2	member' means with respect to an individual—
3	"(A) the spouse of the individual;
4	"(B) a dependent child of the individual,
5	including a child who is born to or placed for
6	adoption with the individual; and
7	"(C) all other individuals related by blood
8	to the individual or the spouse or child de-
9	scribed in subparagraph (A) or (B).
10	"(7) Genetic information.—The term 'ge-
11	netic information' means information about genes,
12	gene products, or inherited characteristics that may
13	derive from an individual or a family member of
14	such individual (including information about a re-
15	quest for or the receipt of genetic services by such
16	individual or family member of such individual).
17	"(8) Genetic services.—The term 'genetic
18	services' means health services, including genetic
19	tests, provided to obtain, assess, or interpret genetic
20	information for diagnostic and therapeutic purposes,
21	and for genetic education and counseling.
22	"(9) Genetic test.—The term 'genetic test'
23	means the analysis of human DNA, RNA, chro-
24	mosomes, proteins, and certain metabolites in order

1	to detect genotypes, mutations, or chromosomal
2	changes.
3	"(10) Predictive genetic information.—
4	"(A) IN GENERAL.—The term 'predictive
5	genetic information' means—
6	"(i) information about an individual's
7	genetic tests;
8	"(ii) information about genetic tests
9	of family members of the individual; or
10	"(iii) information about the occur-
11	rence of a disease or disorder in family
12	members.
13	"(B) Limitations.—The term 'predictive
14	genetic information' shall not include—
15	"(i) information about the sex or age
16	of the individual;
17	"(ii) information about chemical,
18	blood, or urine analyses of the individual,
19	unless these analyses are genetic tests; or
20	"(iii) information about physical
21	exams of the individual, and other informa-
22	tion relevant to determining the current
23	health status of the individual.".
24	(d) Effective Date.—

- (1) In General.—Except as provided in this section, this section and the amendments made by this section shall apply with respect to group health plans for plan years beginning after October 1, 2000.
 - (2) SPECIAL RULE FOR COLLECTIVE BAR-GAINING AGREEMENTS.—In the case of a group health plan maintained pursuant to one or more collective bargaining agreements between employee representatives and one or more employers ratified before the date of the enactment of this Act, this section and the amendments made by this section shall not apply to plan years beginning before the later of—
 - (A) the date on which the last of the collective bargaining agreements relating to the plan terminates (determined without regard to any extension thereof agreed to after the date of the enactment of this Act), or

(B) October 1, 2000.

For purposes of subparagraph (A), any plan amendment made pursuant to a collective bargaining agreement relating to the plan which amends the plan solely to conform to any requirement of the amendments made by this section shall not be treat-

1	ed as a termination of such collective bargaining
2	agreement.
3	SEC. 104. AMENDMENTS TO TITLE XVIII OF THE SOCIAL SE-
4	CURITY ACT RELATING TO MEDIGAP.
5	(a) Nondiscrimination.—
6	(1) In General.—Section 1882(s)(2) of the
7	Social Security Act (42 U.S.C. 1395ss(s)(2)) is
8	amended by adding at the end the following:
9	"(E)(i) An issuer of a medicare supple-
10	mental policy shall not deny or condition the
11	issuance or effectiveness of the policy, and may
12	not discriminate in the pricing of the policy (in-
13	cluding the adjustment of premium rates) of an
14	eligible individual on the basis of predictive ge-
15	netic information concerning the individual (or
16	information about a request for, or the receipt
17	of, genetic services by such individual or family
18	member of such individual).
19	"(ii) For purposes of clause (i), the terms
20	'family member', 'genetic services', and 'pre-
21	dictive genetic information' shall have the
22	meanings given such terms in subsection (v).".
23	(2) Effective date.—The amendment made
24	by paragraph (1) shall apply with respect to a policy
25	for policy years beginning after October 1, 2000.

1	(b) Limitations on Genetic Testing and on
2	COLLECTION AND DISCLOSURE OF PREDICTIVE GENETIC
3	Information.—
4	(1) In General.—Section 1882 of the Social
5	Security Act (42 U.S.C. 1395ss) is amended by add-
6	ing at the end the following:
7	"(v) Limitations on Genetic Testing and on
8	COLLECTION AND DISCLOSURE OF PREDICTIVE GENETIC
9	Information.—
10	"(1) Genetic testing.—
11	"(A) Limitation on requesting or re-
12	QUIRING GENETIC TESTING.—An issuer of a
13	medicare supplemental policy shall not request
14	or require an individual or a family member of
15	such individual to undergo a genetic test.
16	"(B) Rule of Construction.—Nothing
17	in this title shall be construed to limit the au-
18	thority of a health care professional, who is pro-
19	viding treatment with respect to an individual
20	and who is employed by an issuer of a medicare
21	supplemental policy, to request that such indi-
22	vidual or family member of such individual un-
23	dergo a genetic test. Such a health care profes-
24	sional shall not require that such individual or
25	family member undergo a genetic test.

- 1 "(2) Collection of predictive genetic in2 Formation.—Except as provided in paragraphs (4)
 3 and (5), an issuer of a medicare supplemental policy
 4 shall not request, require, collect, or purchase pre5 dictive genetic information concerning an individual
 6 (or information about a request for or the receipt of
 7 genetic services by such individual or family member
 8 of such individual).
 - "(3) DISCLOSURE OF PREDICTIVE GENETIC IN-FORMATION.—An issuer of a medicare supplemental policy shall not disclose predictive genetic information about an individual (or information about a request for or the receipt of genetic services by such individual or family member of such individual) to—
 - "(A) any entity that is a member of the same controlled group as such issuer;
 - "(B) any issuer of a medicare supplemental policy, group health plan or health insurance issuer, or any insurance agent, third party administrator, or other person subject to regulation under State insurance laws;
 - "(C) the Medical Information Bureau or any other person that collects, compiles, publishes, or otherwise disseminates insurance information;

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1	"(D) the individual's employer or any plan
2	sponsor; or
3	"(E) any other person the Secretary may
4	specify in regulations.
5	"(4) Information for payment for ge-
6	NETIC SERVICES.—
7	"(A) In general.—With respect to pay-
8	ment for genetic services conducted concerning
9	an individual or the coordination of benefits, an
10	issuer of a medicare supplemental policy may
11	request that the individual provide the issuer
12	with evidence that such services were per-
13	formed.
14	"(B) Rule of construction.—Nothing
15	in subparagraph (A) shall be construed to—
16	"(i) permit an issuer to request (or
17	require) the results of the services referred
18	to in such subparagraph; or
19	"(ii) require that an issuer make pay-
20	ment for services described in such sub-
21	paragraph where the individual involved
22	has refused to provide evidence of the per-
23	formance of such services pursuant to a re-
24	quest by the issuer in accordance with such
25	subparagraph.

1	"(5) Information for payment of other
2	CLAIMS.—With respect to the payment of claims for
3	benefits other than genetic services, an issuer of a
4	medicare supplemental policy may request that an
5	individual provide predictive genetic information so
6	long as such information—
7	"(A) is used solely for the payment of a
8	claim;
9	"(B) is limited to information that is di-
10	rectly related to and necessary for the payment
11	of such claim and the claim would otherwise be
12	denied but for the predictive genetic informa-
13	tion; and
14	"(C) is used only by an individual (or indi-
15	viduals) within such issuer who needs access to
16	such information for purposes of payment of a
17	claim.
18	"(6) Rules of construction.—
19	"(A) Collection or disclosure au-
20	THORIZED BY INDIVIDUAL.—The provisions of
21	paragraphs (2) (regarding collection) and (3)
22	shall not apply to an individual if the individual
23	(or legal representative of, the individual) pro-
24	vides prior, knowing, voluntary, and written au-

thorization for the collection or disclosure of predictive genetic information.

"(B) DISCLOSURE FOR HEALTH CARE TREATMENT.—Nothing in this section shall be construed to limit or restrict the disclosure of predictive genetic information from a health care provider to another health care provider for the purpose of providing health care treatment to the individual involved.

"(7) VIOLATION OF GENETIC DISCRIMINATION
OR GENETIC DISCLOSURE PROVISIONS.—In any action under this subsection against any administrator
of a medicare supplemental policy (including any
third party administrator or other person acting for
or on behalf of such policy) alleging a violation of
this subsection, the court may award any appropriate legal or equitable relief. Such relief may include a requirement for the payment of attorney's
fees and costs, including the costs of expert witnesses.

"(8) CIVIL PENALTY.—The monetary provisions of section 308(b)(2)(C) of Public Law 101–336 (42 U.S.C. 12188(b)) shall apply for purposes of the Secretary enforcing the provisions of this subsection,

except that any such relief awarded shall be paid only into the general fund of the Treasury.

"(9) Special rule in case of genetic information.—This subsection (relating to genetic information or information about a request for, or the receipt of, genetic services by an individual or a family member of such individual) shall not be construed to supersede any provision of State law which establishes, implements, or continues in effect a standard, requirement, or remedy that more completely—

"(A) protects the confidentiality of genetic information (including information about a request for, or the receipt of, genetic services by an individual or a family member of such individual) or the privacy of an individual or a family member of the individual with respect to genetic information (including information about a request for, or the receipt of, genetic services by an individual or a family member of such individual) than does this subsection; or

"(B) prohibits discrimination on the basis of genetic information than does this subsection.

"(10) Definitions.—In this subsection:

1	"(A) CONTROLLED GROUP.—The term
2	'controlled group' means any group treated as
3	a single employer under subsection (b), (c),
4	(m), or (o) of section 414 of the Internal Rev-
5	enue Code of 1986.
6	"(B) Family member.—The term 'family
7	member' means with respect to an individual—
8	"(i) the spouse of the individual;
9	"(ii) a dependent child of the indi-
10	vidual, including a child who is born to or
11	placed for adoption with the individual;
12	and
13	"(iii) all other individuals related by
14	blood to the individual or the spouse or
15	child described in clause (i) or (ii).
16	"(C) GENETIC INFORMATION.—The term
17	'genetic information' means information about
18	genes, gene products, or inherited characteris-
19	tics that may derive from an individual or a
20	family member of such individual (including in-
21	formation about a request for, or the receipt of,
22	genetic services by such individual or family
23	member of such individual).
24	"(D) GENETIC SERVICES.—The term 'ge-
25	netic services' means health services, including

1	genetic tests, provided to obtain, assess, or in-
2	terpret genetic information for diagnostic and
3	therapeutic purposes, and for genetic education
4	and counseling.
5	"(E) GENETIC TEST.—The term 'genetic
6	test' means the analysis of human DNA, RNA,
7	chromosomes, proteins, and certain metabolites
8	in order to detect genotypes, mutations, or
9	chromosomal changes.
10	"(F) Issuer of a medicare supple-
11	MENTAL POLICY.—The term 'issuer of a medi-
12	care supplemental policy' includes a third-party
13	administrator or other person acting for or on
14	behalf of such issuer.
15	"(G) Predictive Genetic Informa-
16	TION.—
17	"(i) In general.—The term 'pre-
18	dictive genetic information' means—
19	"(I) information about an indi-
20	vidual's genetic tests;
21	"(II) information about genetic
22	tests of family members of the indi-
23	vidual; or

1	"(III) information about the oc-
2	currence of a disease or disorder in
3	family members.
4	"(ii) Limitations.—The term 'pre-
5	dictive genetic information' shall not
6	include—
7	"(I) information about the sex or
8	age of the individual;
9	"(II) information about chemical,
10	blood, or urine analyses of the indi-
11	vidual, unless these analyses are ge-
12	netic tests; or
13	"(III) information about physical
14	exams of the individual, and other in-
15	formation relevant to determining the
16	current health status of the indi-
17	vidual.".
18	(2) Conforming amendment.—Section
19	1882(o) of the Social Security Act (42 U.S.C.
20	1395ss(o)) is amended by adding at the end the fol-
21	lowing:
22	"(4) The issuer of the medicare supplemental
23	policy complies with subsection (s)(2)(E) and sub-
24	section (v).".

1 (3) Effective date.—The amendments made 2 by this subsection shall apply with respect to an 3 issuer of a medicare supplemental policy for policy 4 years beginning after October 1, 2000.

(c) Transition Provisions.—

- (1) IN GENERAL.—If the Secretary of Health and Human Services identifies a State as requiring a change to its statutes or regulations to conform its regulatory program to the changes made by this section, the State regulatory program shall not be considered to be out of compliance with the requirements of section 1882 of the Social Security Act due solely to failure to make such change until the date specified in paragraph (4).
- (2) NAIC STANDARDS.—If, not later than June 30, 2000, the National Association of Insurance Commissioners (in this subsection referred to as the "NAIC") modifies its NAIC Model Regulation relating to section 1882 of the Social Security Act (referred to in such section as the 1991 NAIC Model Regulation, as subsequently modified) to conform to the amendments made by this section, such revised regulation incorporating the modifications shall be considered to be the applicable NAIC model regulation (including the revised NAIC model regulation

1	and the 1991 NAIC Model Regulation) for the pur-
2	poses of such section.
3	(3) Secretary standards.—If the NAIC
4	does not make the modifications described in para-
5	graph (2) within the period specified in such para-
6	graph, the Secretary of Health and Human Services
7	shall, not later than October 1, 2000, make the
8	modifications described in such paragraph and such
9	revised regulation incorporating the modifications
10	shall be considered to be the appropriate regulation
11	for the purposes of such section.
12	(4) Date specified.—
13	(A) In general.—Subject to subpara-
14	graph (B), the date specified in this paragraph
15	for a State is the earlier of—
16	(i) the date the State changes its stat-
17	utes or regulations to conform its regu-
18	latory program to the changes made by
19	this section, or
20	(ii) October 1, 2000.
21	(B) Additional legislative action re-
22	QUIRED.—In the case of a State which the Sec-
23	retary identifies as—
24	(i) requiring State legislation (other
25	than legislation appropriating funds) to

1	conform its regulatory program to the
2	changes made in this section, but
3	(ii) having a legislature which is not
4	scheduled to meet in 2000 in a legislative
5	session in which such legislation may be
6	considered,
7	the date specified in this paragraph is the first
8	day of the first calendar quarter beginning after
9	the close of the first legislative session of the
10	State legislature that begins on or after July 1,
11	2000. For purposes of the previous sentence, in
12	the case of a State that has a 2-year legislative
13	session, each year of such session shall be
14	deemed to be a separate regular session of the
15	State legislature.
16	TITLE II—PROHIBITION OF EM-
17	PLOYMENT DISCRIMINATION
18	ON THE BASIS OF PRE-
19	DICTIVE GENETIC INFORMA-
20	TION
21	SEC. 201. DEFINITIONS.
22	In this title:
23	(1) Employee; employer; employment
24	AGENCY; LABOR ORGANIZATION; MEMBER.—The
25	terms "employee", "employer", "employment agen-

- cy", and "labor organization" have the meanings given such terms in section 701 of the Civil Rights Act of 1964 (42 U.S.C. 2000e), except that the terms "employee" and "employer" shall also include the meanings given such terms in section 717 of the Civil Rights Act of 1964 (42 U.S.C. 2000e–16). The terms "employee" and "member" include an appli-cant for employment and an applicant for member-ship in a labor organization, respectively.
 - (2) Family member.—The term "family member" means with respect to an individual—
 - (A) the spouse of the individual;
 - (B) a dependent child of the individual, including a child who is born to or placed for adoption with the individual; and
 - (C) all other individuals related by blood to the individual or the spouse or child described in subparagraph (A) or (B).
 - (3) Genetic monitoring.—The term "genetic monitoring" means the periodic examination of employees to evaluate acquired modifications to their genetic material, such as chromosomal damage or evidence of increased occurrence of mutations, that may have developed in the course of employment due to exposure to toxic substances in the workplace, in

1	order to identify, evaluate, and respond to the ef-
2	fects of or control adverse environmental exposures
3	in the workplace.
4	(4) Genetic services.—The term "genetic
5	services" means health services, including genetic
6	tests, provided to obtain, assess, or interpret genetic
7	information for diagnostic and therapeutic purposes,
8	and for genetic education and counseling.
9	(5) Genetic test.—The term "genetic test"
10	means the analysis of human DNA, RNA, chro-
11	mosomes, proteins, and certain metabolites in order
12	to detect genotypes, mutations, or chromosomal
13	changes.
14	(6) Predictive genetic information.—
15	(A) IN GENERAL.—The term "predictive
16	genetic information" means—
17	(i) information about an individual's
18	genetic tests;
19	(ii) information about genetic tests of
20	family members of the individual; or
21	(iii) information about the occurrence
22	of a disease or disorder in family members.
23	(B) Limitations.—The term "predictive
24	genetic information" shall not include—

1	(i) information about the sex or age of
2	the individual;
3	(ii) information about chemical, blood,
4	or urine analyses of the individual, unless
5	these analyses are genetic tests; or
6	(iii) information about physical exams
7	of the individual, and other information
8	relevant to determining the current health
9	status of the individual.
10	SEC. 202. EMPLOYER PRACTICES.
11	(a) IN GENERAL.—It shall be an unlawful employ-
12	ment practice for an employer—
13	(1) to fail or refuse to hire or to discharge any
14	individual, or otherwise to discriminate against any
15	individual with respect to the compensation, terms,
16	conditions, or privileges of employment of the indi-
17	vidual, because of predictive genetic information
18	with respect to the individual (or information about
19	a request for or the receipt of genetic services by
20	such individual or family member of such individual;
21	(2) to limit, segregate, or classify the employees
22	of the employer in any way that would deprive or
23	tend to deprive any individual of employment oppor-
24	tunities or otherwise adversely affect the status of

the individual as an employee, because of predictive

1	genetic information with respect to the individual, or
2	information about a request for or the receipt of ge-
3	netic services by such individual or family member
4	of such individual; or
5	(3) to request, require, collect or purchase pre-
6	dictive genetic information with respect to an indi-
7	vidual or a family member of the individual except—
8	(A) where used for genetic monitoring of
9	biological effects of toxic substances in the
10	workplace, but only if—
11	(i) the employee has provided prior,
12	knowing, voluntary, and written authoriza-
13	tion;
14	(ii) the employee is informed of indi-
15	vidual monitoring results;
16	(iii) the monitoring conforms to any
17	genetic monitoring regulations that may be
18	promulgated by the Secretary of Labor
19	pursuant to the Occupational Safety and
20	Health Act of 1970 (29 U.S.C. 651 et
21	seq.) or the Federal Mine Safety and
22	Health Act of 1977 (30 U.S.C. 801 et
23	seq.); and
24	(iv) the employer, excluding any li-
25	censed health care professional that is in-

1	volved in the genetic monitoring program,
2	receives the results of the monitoring only
3	in aggregate terms that do not disclose the
4	identity of specific employees; or
5	(B) where genetic services are offered by
6	the employer and the employee provides prior
7	knowing, voluntary, and written authorization
8	and only the employee or family member of
9	such employee receives the results of such serv-
10	ices.
11	(b) Limitation.—In the case of predictive genetic in-
12	formation to which subparagraph (A) or (B) of subsection
13	(a)(3) applies, such information may not be used in viola-
14	tion of paragraph (1) or (2) of subsection (a).
15	SEC. 203. EMPLOYMENT AGENCY PRACTICES.
16	It shall be an unlawful employment practice for an
17	employment agency—
18	(1) to fail or refuse to refer for employment, or
19	otherwise to discriminate against, any individual be-
	cause of predictive genetic information with respect
20	cause of predictive generic information with respect
2021	to the individual (or information about a request for
21	to the individual (or information about a request for
21 22	to the individual (or information about a request for or the receipt of genetic services by such individual

fail or refuse to refer for employment any individual

- 1 in any way that would deprive or tend to deprive any 2 individual of employment opportunities or would 3 limit the employment opportunities or otherwise adversely affect the status of the individual as an employee, because of predictive genetic information 5 6 with respect to the individual (or information about 7 a request for or the receipt of genetic services by 8 such individual or family member of such individual); 9
 - (3) to request, require, collect or purchase predictive genetic information with respect to an individual (or information about a request for or the receipt of genetic services by such individual or family member of such individual); or
 - (4) to cause or attempt to cause an employer to discriminate against an individual in violation of this title.

18 SEC. 204. LABOR ORGANIZATION PRACTICES.

- 19 It shall be an unlawful employment practice for a 20 labor organization—
- 21 (1) to exclude or to expel from the membership 22 of the organization, or otherwise to discriminate 23 against, any individual because of predictive genetic 24 information with respect to the individual (or infor-25 mation about a request for or the receipt of genetic

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- services by such individual or family member of such
 individual);
- 3 (2) to limit, segregate, or classify the members of the organization, or fail or refuse to refer for em-5 ployment any individual, in any way that would de-6 prive or tend to deprive any individual of employ-7 ment opportunities, or would limit the employment 8 opportunities or otherwise adversely affect the status 9 of the individual as an employee, because of pre-10 dictive genetic information with respect to the indi-11 vidual (or information about a request for or the re-12 ceipt of genetic services by such individual or family 13 member of such individual):
 - (3) to request, require, collect or purchase predictive genetic information with respect to an individual (or information about a request for or the receipt of genetic services by such individual or family member of such individual); or
 - (4) to cause or attempt to cause an employer to discriminate against an individual in violation of this title.

22 SEC. 205. TRAINING PROGRAMS.

It shall be an unlawful employment practice for any employer, labor organization, or joint labor-management

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- 1 committee controlling apprenticeship or other training or 2 retraining, including on-the-job training programs—
- (1) to discriminate against any individual because of predictive genetic information with respect
 to the individual (or information about a request for
 or the receipt of genetic services by such individual),
 in admission to, or employment in, any program established to provide apprenticeship or other training
 or retraining;
 - (2) to limit, segregate, or classify the members of the organization, or fail or refuse to refer for employment any individual, in any way that would deprive or tend to deprive any individual of employment opportunities, or would limit the employment opportunities or otherwise adversely affect the status of the individual as an employee, because of predictive genetic information with respect to the individual (or information about a request for or receipt of genetic services by such individual or family member of such individual);
 - (3) to request, require, collect or purchase predictive genetic information with respect to an individual (or information about a request for or receipt of genetic services by such individual or family member of such individual); or

1	(4) to cause or attempt to cause an employer to
2	discriminate against an individual in violation of this
3	title.
4	SEC. 206. MAINTENANCE AND DISCLOSURE OF PREDICTIVE
5	GENETIC INFORMATION.
6	(a) Maintenance of Predictive Genetic Infor-
7	MATION.—If an employer possesses predictive genetic in-
8	formation about an employee (or information about a re-
9	quest for or receipt of genetic services by such employee
10	or family member of such employee), such information
11	shall be treated or maintained as part of the employee's
12	confidential medical records.
13	(b) Disclosure of Predictive Genetic Informa-
14	TION.—An employer shall not disclose predictive genetic
15	information (or information about a request for or receipt
16	of genetic services by such employee or family member of
17	such employee) except—
18	(1) to the employee who is the subject of the in-
19	formation at the request of the employee;
20	(2) to an occupational or other health re-
21	searcher if the research is conducted in compliance
22	with the regulations and protections provided for
23	under part 46 of title 45, Code of Federal Regula-
24	tions;

- 1 (3) under legal compulsion of a Federal court
 2 order, except that if the court order was secured
 3 without the knowledge of the individual to whom the
 4 information refers, the employer shall provide the in5 dividual with adequate notice to challenge the court
 6 order unless the court order also imposes confiden7 tiality requirements; and
- 8 (4) to government officials who are inves-9 tigating compliance with this Act if the information 10 is relevant to the investigation.

11 SEC. 207. CIVIL ACTION.

- 12 (a) In General.—One or more employees, members
- 13 of a labor organization, or participants in training pro-
- 14 grams may bring an action in a Federal or State court
- 15 of competent jurisdiction against an employer, employ-
- 16 ment agency, labor organization, or joint labor-manage-
- 17 ment committee or training program who commits a viola-
- 18 tion of this title.
- 19 (b) Enforcement by the Equal Employment
- 20 Opportunity Commission.—
- 21 (1) In General.—The powers, remedies, and
- procedures set forth in sections 705, 706, 707, 709,
- 23 710, and 717 of the Civil Rights Act of 1964 (42)
- 24 U.S.C. 2000e-4, 2000e-5, 2000e-6, 2000e-8,
- 25 2000e-9, and 2000e-16) shall be the powers, rem-

- 1 edies, and procedures provided to the Equal Employ-
- 2 ment Opportunity Commission to enforce this title.
- The Commission may promulgate regulations to im-
- 4 plement these powers, remedies, and procedures.
- 5 (2) Exhaustion of Remedies.—Nothing in
- 6 this subsection shall be construed to require that an
- 7 individual exhaust the administrative remedies avail-
- 8 able through the Equal Employment Opportunity
- 9 Commission prior to commencing a civil action
- under this section, except that if an individual files
- a charge of discrimination with the Commission that
- alleges a violation of this title, the individual shall
- exhaust the administrative remedies available
- through the Commission prior to commencing a civil
- action under this section.
- 16 (c) Remedy.—A Federal or State court may award
- 17 any appropriate legal or equitable relief under this section.
- 18 Such relief may include a requirement for the payment
- 19 of attorney's fees and costs, including the costs of experts.
- 20 SEC. 208. CONSTRUCTION.
- Nothing in this title shall be construed to—
- 22 (1) limit the rights or protections of an indi-
- vidual under the Americans with Disabilities Act of
- 24 1990 (42 U.S.C. 12101 et seq.), including coverage

1	afforded to individuals under section 102 of such
2	Act;
3	(2) limit the rights or protections of an indi-
4	vidual under the Rehabilitation Act of 1973 (29
5	U.S.C. 701 et seq.);
6	(3) limit the rights or protections of an indi-
7	vidual under any other Federal or State statute that
8	provides equal or greater protection to an individual
9	than the rights accorded under this Act;
10	(4) apply to the Armed Forces Repository of
11	Specimen Samples for the Identification of Remains;
12	or
13	(5) limit the statutory or regulatory authority
14	of the Occupational Safety and Health Administra-
15	tion or the Mine Safety and Health Administration
16	to promulgate or enforce workplace safety and
17	health laws and regulations.

- 18 SEC. 209. AUTHORIZATION OF APPROPRIATIONS.
- There are authorized to be appropriated such sums
- 20 as may be necessary to carry out this title.
- 21 SEC. 210. EFFECTIVE DATE.
- This title shall become effective on October 1, 2000.