MORATORIUM ON GENETIC TESTING AND INSURANCE

BY THE MINISTRY OF HEALTH (MOH) AND LIFE INSURANCE ASSOCIATION, SINGAPORE (LIA SINGAPORE)

INTRODUCTION

Starting from 27 October 2021, life insurers in Singapore are not allowed to ask applicants for their predictive genetic test result, if they had taken a test, and are not allowed to use the test result for assessing the applicant's health profile.

This Moratorium was co-developed by MOH and LIA to protect Singapore Residents* from having their insurability impacted as a result of having taken predictive genetic tests.

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.

*A Singapore Resident refers to Citizens, Permanent Residents of Singapore, as well as Residents with an Employment Pass / Work Permit[1] / Pass Permit[2]

WHAT IS ALLOWED UNDER THE NEW MORATORIUM?

YOUR LIFE INSURER CAN:	YOUR LIFE INSURER CANNOT:
Use the result of any diagnostic genetic test, similar to non-genetic diagnostic test result, for assessing and deciding on the outcome of your insurance application	Ask you to take a genetic test (diagnostic[3] or predictive) before submitting an insurance application Ask you to disclose, and use the result of any predictive genetic test for assessing your insurance application if the test was taken for biomedical research
Use the result of any predictive genetic test which is given to the insurer by you or any other person, be it voluntarily, accidentally, or otherwise, if the result is favourable to you	Ask you to disclose, and use the result of any predictive genetic test for assessing your application if the insurance or test is one of these: • Health insurance, including Integrated Shield Plans (IP) • Group insurance, including affinity plans • Any other types of insurance not covered by the Moratorium • General insurance • Direct-to-Consumer genetic test • Test that is done on another person, for example your blood relative

HOW WILL YOU BE IMPACTED?

ONLY IF YOU ARE BUYING ANY OF THE INSURANCES LISTED BELOW:

1. LIFE INSURANCE

2. TOTAL PERMANENT DISABILITY INSURANCE

3. LONG-TERM CARE INSURANCE

4. CRITICAL ILLNESS INSURANCE

5. DISABILITY INCOME INSURANCE

THE DOUBLE-KEY MODEL

IF THE DOUBLE-KEY MODEL IS SATISFIED, YOUR LIFE INSURER CAN ASK FOR AND USE THE RESULTS OF CERTAIN PREDICTIVE GENETIC TESTS FOR ASSESSING YOUR INSURANCE APPLICATION

TYPE OF INSURANCE	KEY 1 Above the financial limit of (SGD)	KEY 2 Approved predictive genetic tests
LIFE INSURANCE	$2,000,000 SUM ASSURED	HUNTINGTON'S DISEASE (HTT)
TOTAL PERMANENT DISABILITY INSURANCE	$2,000,000 SUM ASSURED	
LONG-TERM CARE INSURANCE *Two or more ADLs[4] for at least six months*	$3,000 PER MONTH	
LONG-TERM CARE INSURANCE *One ADL only*	$3,000 PER MONTH	HUNTINGTON'S DISEASE (HTT) BREAST CANCER (BRCA 1) (BRCA 2)
CRITICAL ILLNESS INSURANCE	$500,000 SUM ASSURED	
DISABILITY INCOME INSURANCE	$10,000 PER MONTH	

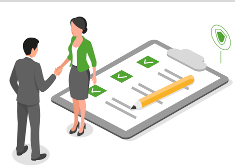
Only if both keys are unlocked can your life insurer ask you to disclose, and use, the result of approved predictive genetic test(s) which you had taken in the past for assessing your insurance application, or which you may take in the future for re-assessing the terms of the policy after the policy has been issued to you.

For non-residents, application of the Double Key Model is not compulsory, which means a life insurer can ask you to disclose, and use the result of any predictive genetic test (including but not limited to HTT, BRCA1 or BRCA2) for assessing your application for any of the five types of insurance, regardless of the Sum Assured amount proposed.

HOW IT WORKS

DEBBIE SITS DOWN WITH A FINANCIAL CONSULTANT.

Debbie is a young woman looking for a critical illness plan.



I'm looking to buy a critical illness plan with a Sum Assured of $750,000.

In this case the life insurer can ask for and use predictive genetic test results for Huntington's disease and breast cancer.

First key is unlocked as the Sum Assured exceeds the financial limit of $500,000 for critical illness plans.

Does this mean I will automatically be disqualified from coverage? I have previously taken a predictive genetic test for breast cancer.

No, you will not be automatically disqualified. You will have to disclose the result since you have taken the test, and your coverage will be determined by the life insurer after reviewing your predictive genetic test result along with your other health declarations.

Second key is unlocked as breast cancer tests (BRCA1, BRCA 2) are approved predictive genetic tests for critical illness plans.

[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]Diagnostic genetic 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.
[4]Activities of Daily Living means a set of activities such as bathing or washing, dressing, feeding, transferring, mobility and toileting.

Life Insurance Association Singapore

LIFE IS WORTH PROTECTING. INVEST IN IT.