

Dangerous tests

THE revelation that insurer NIB is seeking to offer cut-price genetic tests (*The Age*, 16/2) is a wake-up call to us all. And, as your editorial points out, it highlights major potential breaches of privacy and denial of basic rights. The availability of individualised genetic information will not only affect health insurance. It also has widespread implications for income protection insurance, life insurance and superannuation. It will also affect people with a family history of chronic disease.

The life insurance industry may claim to be acting with integrity on how it will handle the results of these tests and have a code of practice that governs its activities. However, the emergence of cut-price testing or other incentives that make genetic testing more generally available could provide too much temptation for the industry. It is a back-door way for insurers to reduce or deny claims or to limit access to insurance products.

John Berrill, lawyer, Melbourne

The Age,

Letters to the editor,

Thursday, 18 February, 2010, p. 18.