

**The 194th General Court of the Commonwealth of Massachusetts  
2025-2026  
Bill Summary**

**Bill No:** H5112

**Title:** An Act prohibiting genetic discrimination

**Sponsor:** Rep. David M. Rogers (HOU)

**Committee:** Financial Services

**Hearing Date:** 2/24/26

**Reporting Date:** 4/25/26

**Similar Matters:** N/A

**Prior History:** NF

**Current Law:**

Ch. 175 Sec. 108I deals with discrimination in long term care/disability insurance based on genetics. Ch. 175 sec. 120E deals with discrimination in life insurance based on genetics.

**Summary:**

Erases language that allows long term care insurance carriers' ability to increase premiums if applicant refuses to take genetic test.

Removes language that allows insurance companies to restrict or refuse coverage if genetic information reveals insured's mortality if conclusions from info is based on actuarial principles.

Changes language that banned insurance companies from requiring a genetic test for coverage. Bans life insurance companies from asking for a genetic test.

If genetic information is provided the insurer cannot use that information when determining premiums for individual's policy if deemed discriminatory by commissioner.

Explicitly denies insurance companies from using genetic testing for underwriting from medical records in long term care insurance.

Applicant doesn't need to provide genetic information if asked in long term care insurance.

Defines discrimination in both section 108I and 120E.

Deletes specific details about public hearing to determine whether practice is discriminatory in long term care, disability, and/or life insurance. A public hearing can still be held.