



The Honorable Robert Britto, Chair  
Senate Commerce Committee  
Rhode Island General Assembly  
April 13, 2026

Re: Senate Bill 3179 – OPPOSE

Dear Chairman Britto and Distinguished Committee Members:

Thank you for the opportunity to submit comments in strong opposition to S 3179, which would prohibit a life, disability, or long-term care insurer from canceling, limiting, or denying coverage, or establishing differentials in premium rates based on genetic information.

A life insurance policy is a long-term contract. Once a policy has been issued, an insurer cannot cancel it or increase premiums based on new information. This is why accurate, upfront underwriting is critical; premiums must reflect expected risk over decades. Consumers today can obtain affordable, long-term financial coverage for themselves and their families because applicants share, with consent, their personal health information, including their medical records and genetic information.

A blanket ban on using genetic information would unintentionally discourage honesty in underwriting, which would undermine fairness and ultimately raise costs for everyone. If applicants are permitted to withhold relevant health information such as genetic test results, then higher risk applicants will be incentivized to purchase more or higher-value policies than lower-risk individuals, while insurers are prohibited from accessing relevant information to properly price policies. This imbalance can lead to increased premiums for all applicants, as well as potential financial instability for insurers.

Insurers treat genetic information like other medical information. They consider it holistically, alongside family history, lifestyle, and preventive actions. This balance keeps coverage affordable, accessible, and fair. Advances in genetic science are improving health care in America, giving doctors a better picture of their patients' true medical conditions. These advances improve doctors' abilities to treat their patients and empower consumers to better control their health and their lives overall. To the extent that genetic testing provides the opportunity for a patient to undergo preventive or ongoing medical care to address a previously unknown condition, life insurers may incorporate these results into their underwriting to benefit policyholders.

When Congress enacted the Genetic Information Nondiscrimination Act (GINA) in 2008 to prohibit discrimination in health insurance and employment, it made the deliberate choice to not apply its prohibitions to life, long-term care, or disability insurance. The rationale was straightforward. Unlike health insurance, these products are distinct, voluntary financial products where transparency is essential for market stability. Efforts to expand GINA's scope to life, DI, and LTC insurance have been undertaken by advocates since the law was enacted, but none has succeeded because lawmakers recognize that the market for these products depends on accurate, upfront risk assessment.

American Council of Life Insurers | 300 New Jersey Avenue, NW, 10th Floor | Washington, DC 20001

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The American Council of Life Insurers (ACLI) is the leading trade association driving public policy and advocacy on behalf of the life insurance industry. 90 million American families rely on the life insurance industry for financial protection and retirement security. ACLI's member companies are dedicated to protecting consumers' financial wellbeing through life insurance, annuities, retirement plans, long-term care insurance, disability income insurance, reinsurance, and dental, vision and other supplemental benefits. ACLI's 275 member companies represent 94 percent of industry assets in the United States.

ACLI members are committed to a robust and competitive insurance market that offers a variety of products that are affordable and meet consumers' insurance needs. Life insurance companies have been able to provide affordable coverage because applicants have shared with consent their complete medical records. It only makes sense that if a life insurance company is going to make a long-term promise, it knows an applicant's true health condition.

ACLI strongly urges the Committee to help keep life, disability income, and long-term care insurance affordable and accessible for all Ocean Staters by voting not to advance S 3179.

Thank you for your time, and please do not hesitate to contact me with questions.

Sincerely,

A handwritten signature in black ink, consisting of a large, stylized initial 'J' followed by a horizontal line that ends in a small flourish.

Jill Rickard  
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