Premiums Rise for Genotype A Policy Holders

Safe Hands insurance company, Britain’s leading health insurer, yesterday announced plans to raise the annual insurance premiums for Genotype A policy holders.

A report published by the scientific journal ‘Double Helix’ in September 2001 linked Genotype A to an increased risk of heart disease.

In a statement the chairman of Safe Hands Limited argued “premiums in the health insurance industry have always reflected individual risk scenarios. This new move simply follows that principle and we believe will benefit the majority of our policy holders.”

This latest move follows others in recent months that have led many Genotype A policy holders to look elsewhere for insurance cover. In May last year, Safe Hands Limited, forced policy holders to reveal results of any past genotype tests, or risk their cover being removed.

In a statement issued this morning, Nick Fuller of the Genotype A support group, again called for government regulation of the genetic testing industry.

We went out onto the streets of London yesterday to gauge public response to the Safe Hands Limited’s decision. One member of the public who wished to remain nameless represented the views of many; “Because I am Genotype A, my premium is set to rise. I worry that in the near future I will be not be able to get health insurance. Why is the government not doing anything to stop this genetic discrimination?”

The implications of this announcement are potentially extensive, with new genetic tests coming onto the market daily. Scientists are also identifying more and more links between genotypes and risk of disease, so this issue is likely to affect more people in the future.

The move is being closely followed by others in the insurance industry and may be adopted sector wide in the future.