

3. obtained at a time when the individual to whom the information relates is asymptomatic for the disease.

(ii) "Genetic information" does not include:

1. routine physical measurements;
2. chemical, blood, and urine analyses that are widely accepted and in use in clinical practice;
3. tests for use of drugs; or
4. tests for the presence of the human immunodeficiency virus.

(4) "Genetic services" means health services that are provided to obtain, assess, and interpret genetic information for diagnostic and therapeutic purposes and for genetic education and counseling.

(5) "Genetic test" means a laboratory test of human chromosomes, genes, or gene products that is used to identify the presence or absence of inherited or congenital alterations in genetic material that are associated with disease or illness.

(b) This section does not apply to life insurance policies, annuity contracts, long-term care insurance policies, or disability insurance policies.

(c) An insurer, nonprofit health service plan, or health maintenance organization may not:

(1) use a genetic test, the results of a genetic test, genetic information, or a request for genetic services, to reject, deny, limit, cancel, refuse to renew, increase the rates of, affect the terms or conditions of, or otherwise affect a health insurance policy or contract;

(2) request or require a genetic test, the results of a genetic test, or genetic information for the purpose of determining whether or not to issue or renew health benefits coverage; or

(3) release identifiable genetic information or the results of a genetic test to any person who is not an employee of the insurer, nonprofit health service plan, or health maintenance organization or a participating health care provider who provides medical services to insureds or enrollees without the prior written authorization of the individual from whom the test results or genetic information was obtained.

(d) Disclosure of identifiable genetic information to an employee or health care provider authorized under subsection (c)(3) of this section shall only be for the purpose of:

- (1) providing medical care to patients; or
- (2) conducting research that has been approved by an institutional review board established in accordance with federal law.