

Summary

- Many health insurance companies cover genetic testing for people who have a strong personal or family history of cancer.
- There are state and national laws that protect you from insurance discrimination.
- Many people have heard false information about genetic testing and insurance.

The OhioHealth Cancer Genetics program can help you get the facts.

Our Locations

The OhioHealth Cancer Genetics Program offers four convenient locations for cancer risk assessment and genetic testing.

Riverside Methodist Hospital
 North Medical Office Building
 3545 Olentangy River Road
 Suite 511
 Columbus, Ohio 43214

Grant Medical Center
 William W. Wilkins Professional Building, Suite 400
 285 East State Street
 Columbus, Ohio 43215

Doctors Hospital
 Hobbs Radiation Oncology Center
 5200 West Broad Street
 Columbus, Ohio 43228

Grady Memorial Hospital
 561 West Central Avenue
 Delaware, Ohio 43015

For more information or to schedule an appointment with OhioHealth's Cancer Genetics Program, call CancerCall at (614) 566-4321 or 1-800-752-9119.

THE CANCER GENETICS PROGRAM

Genetic Testing and Health Insurance:

Answers to Common Questions

(614) 566-4321 or 1-800-752-9119



Text for this brochure was adapted with permission from the Hereditary Cancer Program at Cincinnati Children's Hospital Medical Center

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 **OhioHealth**

Q: *I have heard conflicting information about genetic testing and health insurance. What do I need to know?*

A: Many people are concerned about genetic testing and health insurance issues. This brochure, and the staff of the OhioHealth Cancer Genetics program, can help you understand the correct answers.

Q: *Why would I need genetic testing?*

A: People often say, "Cancer runs in my family." In fact, one in every three people will be diagnosed with cancer during his or her lifetime.

- A family history of cancer does not always mean that there is hereditary risk of cancer in the family.
- When several members of the same family have had the same or related cancers, or when cancer has occurred at a younger age than usual, there is a greater likelihood that the risk for cancer is hereditary.

A risk assessment with the OhioHealth Cancer Genetics Program can help you identify if the risk for cancer in your family is inherited and if genetic testing is needed.

Q: *Will my health insurance pay for genetic testing?*

A: Many health insurers (including Medicare) cover at least some of the cost for genetic testing. Your coverage may depend on:

- Your medical and family history
- How the test results will affect your healthcare
- Your individual healthcare plan

Q: *What if I'm not covered?*

A: As a not-for-profit charitable organization, OhioHealth provides a generous charity care policy and provides a cancer risk assessment regardless of a person's ability to pay. If testing is recommended, additional programs are available for patients who don't have insurance or coverage.

Q: *Can I lose my health insurance if I carry a cancer gene?*

A: There are laws in place to protect you. The Health Insurance Portability and Accountability Act (HIPAA) is a federal law that protects people who are part of a group health plan. Group plans are through your employer, union or professional association. Most people have this type of insurance.

HIPAA states that:

- Genetic information that shows you have an increased health risk CANNOT be used to deny or limit insurance coverage.
- Genetic information CANNOT be considered to be a pre-existing condition.

Q: *Do state laws provide any protection?*

- You cannot be charged more than other people in the group plan based on your genetic test result.
- HIPAA does not cover people who purchase their own health insurance (for example, if they are self-employed or not insured by their employer).

A: Some states, including Ohio, have laws to protect patients. State laws also apply to people who purchase their own health insurance.

Q: *What about disability and life insurance?*

A: There are no laws protecting these types of insurance. Life insurance companies could use genetic test results to determine rates. These companies do ask for your personal and family history information to determine your risk level.

Some people consider obtaining life insurance policies before having genetic testing.

Your OhioHealth cancer risk nurse and genetic counselor can give you more information about HIPAA and the specific laws that apply to you.