Treasury Laws Amendment (Genetic Testing Protections in Life Insurance and Other Measures) Bill 2025

Bupa Submission – Senate Standing Committee on Economics Legislation Committee

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Executive Summary

Bupa is pleased to provide a submission to the Senate Standing Economics Legislation Committee inquiry into the Treasury Laws Amendment (Genetic Testing Protections in Life Insurance and Other Measures) Bill 2025 (the Bill), proposing a ban on the use of adverse genetic testing results on life insurance products.

Please note that Bupa is not a life insurer. For over 75 years, Bupa has been working hard to help Australians take care of their health and wellbeing – both as a leading health insurer and provisioner of health services and aged care.

Recommendations

Recommendation 1: *The Committee support Schedule 1 of the Bill as written to ensure that Australians should not be deterred from seeking genetic testing due to concerns about its potential impact on life insurance eligibility.*

Recommendation 2: *The Committee support the proposed exceptions to allow the policyholder the opportunity to volunteer the information of the test or to use it to improve the policyholder's or beneficiary's outcome.*

Recommendation 3: *The Commonwealth ensure the robust implementation of safeguards for life insurance underwriting to enable individuals to pursue genetic testing without concern that their genetic results will negatively impact them.*

Providing Australians with Confidence to Seek Genetic Testing

Bupa fully supports the principle that Australians should not be deterred from seeking genetic testing due to concerns about its potential negative impact on life insurance eligibility. We believe the proposed legislative changes will offer Australians greater confidence to continue to seek genetic testing which can have significant long-term benefits for them and their families.

Bupa is also supportive of the exceptions in place that will allow the life insurance policyholder the opportunity to volunteer the information of the test or to use it to improve the policyholder's or beneficiary's outcome. These exceptions ensure individuals can retain autonomy over their genetic information while still being able to use it when appropriate.

Bupa believes that genomics (the study of an individual's genetic material) has the potential to positively revolutionise healthcare. Australia now has the opportunity to move from a 'one-size-fits-all' approach to healthcare toward embracing personalised, preventive medicine as the new norm.

Bupa's launch of a pharmacogenomics service, in partnership with MyDNA, demonstrates a commitment to advancing personalised healthcare for all Australians. We also strongly believe that genomic testing remains accessible and affordable, with wraparound clinical support, so that its potential benefits are available to all Australians. However, we do recognise that some people may have reservations about undergoing genomic testing due to concerns around privacy, data protection, and impacts to insurance coverage and premiums.

It is important to note that the health insurance industry in Australia is safeguarded by 'Community Rating', a principle that Bupa strongly supports. This system, underpinned by the *Private Health Insurance Act 2007*, ensures that every person has access to the same health insurance products at the same price, regardless of their health status or any other characteristic, including genetic information.

By implementing safeguards for life insurance underwriting, we believe individuals may be more likely to pursue genetic testing without concern that their genetic results will be used to negatively impact them.

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Introducing Innovative Pharmacogenomics Services to the Australian Market

Bupa has partnered with MyDNA (a leading, Australian-based, genomics diagnostic service) to deliver our pharmacogenomics services. Pharmacogenomics examines how genetic variations influence an individual's response to medications. Research from the Royal College of Pathologists of Australasia show 95% of people carry at least one genetic variant that affects their response to commonly prescribed drugs.[1] This variability can result in less effective treatment, adverse drug reactions, or costly trial-and-error prescribing. Pharmacogenomic testing can offer clinicians insights to help select the most appropriate medication and dosage for each patient, thereby reducing the risk of side effects and improving therapeutic efficacy and compliance.

In Australia, adverse drug reactions are responsible for approximately 250,000 hospital admissions annually, of which at least half are preventable, at an estimated cost of $1.4 billion to the healthcare system.[2] Key benefits of incorporating pharmacogenomics into prescribing considerations may include:

- Empowering patients and clinicians with personalised health information.
- Improved treatment efficacy and patient adherence.
- Decreased healthcare costs through avoidance of ineffective or harmful treatments.
- Reduction in adverse drug reactions and hospital admissions.

The test analyses genetic variants that influence the metabolism and efficacy of over 100 medications, including those prescribed for mental health, cardiovascular disease, pain management, and gastrointestinal conditions. The results are provided directly to the customer's nominated healthcare provider, who will interpret the findings and discuss them with the patient. Results are not released to the individual until a clinical consultation has occurred, ensuring appropriate interpretation and support. This approach not only stands to benefit individuals but may also support the health system by reducing avoidable hospital admissions and assisting speed to improved health outcomes.

Commitment to Ethical and Safe Healthcare

Bupa is committed to delivering ethical, safe, and high-quality healthcare for all customers. Our approach is grounded in robust clinical due diligence, ensuring that every new healthcare proposition undergoes a thorough ethics and clinical safety assessment. The ethics filter is based on current best practice that we apply to every decision, ensuring our services are equitable, culturally safe, and free from discrimination or bias. Our pharmacogenomics service can be accessed by all Australians, not just Bupa members. We are focused on long-term health outcomes and working in partnership with clinicians across our businesses to develop new, innovative models of care that are safe and evidence based. By doing so, we hope to reinforce the foundations of Australia's patient-centered healthcare system and improve access to personalised and preventive healthcare.

Bupa remains deeply committed to upholding the highest standards of patient safety and clinical independence. This includes ensuring that clinicians have full autonomy to make the best decisions for their patients. Bupa does not advocate for and is strongly opposed to any form of 'US-style managed care', and we reject models that may compromise care quality or patient choice. We also recognise the sensitivity of genetic information, and support measures to uphold the highest standards of data protection, privacy, and clinical governance.

[1] Royal College of Pathologists of Australasia,
[2] Pharmaceutical Society of Australia,