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SUBMISSION

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AMA submission to the Inquiry into the Treasury Laws Amendment (Genetic Testing Protections in Life Insurance and Other Measures) Bill 2025

Senate Economics Legislation Committee

By email to economics.sen@aph.gov.au

The AMA welcomes the *Treasury Laws Amendment (Genetic Testing Protections in Life Insurance and Other Measures) Bill 2025*. Genetic testing and genomic research have the capacity to rapidly transform healthcare in Australia by identifying the need for potentially life-saving treatment before an issue arises. Genetic testing should be incorporated into everyday healthcare; however, people are discouraged from participating in genetic testing and genomic research for fear of being frozen out of insurance cover if a genetic risk is uncovered.

Over the past few years, the AMA has undertaken extensive advocacy with a range of stakeholders, largely coordinated by the team from the Public Health Genomics Section of Monash University, to ensure legislation to ban genetic discrimination in the life insurance industry is established.

The *Treasury Laws Amendment (Genetic Testing Protections in Life Insurance and Other Measures) Bill 2025* establishes comprehensive, robust legislation that is critical to ensuring that Australians feel safe and confident their genetic test results will not result in discrimination by life insurers. The AMA strongly advocates that the Bill be passed by Parliament as a matter of urgency.

In addition to passing the Bill, the AMA supports the intention of Assistant Treasurer, The Hon Dr Daniel Mulino MP, to 'work constructively with the sector to see how people who have policies in place can seek to ensure that if they have had genetic tests, they can work with their insurers to ensure that that is reflected appropriately.' The AMA advocates for a solution that ensures that people who already have penalties or discriminatory terms imposed on them by life insurers due to existing adverse genetic test results do not continue to be discriminated against.

The AMA welcomes the opportunity to provide a submission to this inquiry and looks forward to the passing of the *Treasury Laws Amendment (Genetic Testing Protections in Life Insurance and Other Measures) Bill 2025*.

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