HOW IS YOUR GENETIC INFORMATION PROTECTED WHEN BUYING INSURANCE?

The *Moratorium on Genetic Testing and Insurance** protects your genetic test results from being used in insurance underwriting. It helps you undergo genetic testing for your health and join precision medicine research with confidence.

1. Have you taken a genetic test?

No, I have never taken a genetic test

Insurers **cannot require** or **pressure** you to take a genetic test as a pre-condition for buying insurance.

- Applies to **ALL genetic tests including**: diagnostic[1], predictive[2], prenatal, and newborn screening.

Yes, I have taken a genetic test

Insurers **cannot request** and/or use your genetic test results when you are buying insurance, except in limited cases.

- Includes diagnostic and predictive genetic tests obtained under the National Familial Hypercholesterolaemia (FH) Genetic Testing Programme.

2. When can insurers request and/or use your genetic test results when you are buying insurance?

You apply for an **Approved Insurance Type**, and **both conditions** in the table are met.

OR

The test was **diagnostic** (except for genetic tests under the National FH Genetic Testing Programme).

Approved Insurance Type	Condition 1 > Approved Financial Limit of (SGD) (aggregated per life basis)	Condition 2 Approved Predictive Genetic Test
Life	$2,000,000 Sum Assured	Huntington's Disease (HTT)
Total Permanent Disability (TPD)	$2,000,000 Sum Assured	
Long-Term Care (LTC) (≥2 ADLs[3])	$3,000 Per Month	
LTC (1 ADL)	$3,000 Per Month	Huntington's Disease (HTT) Breast Cancer (BRCA1, BRCA2)
Critical Illness (CI)	$500,000 Sum Assured	
Diability Income (DI)	$10,000 Per Month	

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The Moratorium does not change insurers' use of **diagnosis** or **family history**, e.g. if your doctor diagnoses you with FH (by clinical exam or genetic tests), insurers may ask for the FH diagnosis.

Want to know more?
Scan the QR code to learn about how you are protected under the Moratorium.

* Introduced by the Ministry of Health (MOH) and Life Insurance Association (LIA) in 2021 and amended in 2025.

[1] Diagnostic genetic tests confirm or rule out a diagnosis based on existing symptoms, signs or abnormal non-genetic test results which indicate that the condition in question may be present (i.e. testing in symptomatic individuals).

[2] Predictive genetic tests predict a future risk of disease in individuals without symptoms or signs of a genetic disorder (i.e. testing in asymptomatic individuals).

[3] "Activities of Daily Living" or "ADL" means a set of activities such as (i) bathing or washing, (ii) dressing, (iii) feeding, (iv) transferring, (v) mobility and (vi) toileting.