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Australian Government  
The Treasury

GENOMICS  
AUSTRALIA.

# STAKEHOLDER KIT

Ban on genetic testing information in life insurance

OCT 2026

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## Introduction

The Government has introduced a total ban on the use of genetic test results and other related information to assess and price (underwrite) life insurance. The ban means Australians can be confident they can consider, plan, and undertake a genetic test without worrying about it impacting the ability to get life insurance cover.

The ban stops life insurers from relying on underwriting that uses or solicits genetic test results. This important change protects genetic test results that may show a future risk of disease, and certain other related information about taking or planning to take a genetic test.

However, the ban does not apply to information about diagnosed diseases where signs and symptoms have manifested, even if the disease is a genetic one.

Some people have delayed or chosen not to have genetic testing out of fear that they will need to tell a life insurer about their results.

People should not avoid potentially life-saving genetic testing because they are worried about its impact on life insurance.

The ban applies to new life insurance policies that start, or existing policies that are varied, on or after 8 October 2026.

The ban applies to all types of life insurance including death, total and permanent disability (TPD), trauma, and income protection cover.

## Key messages

- From 8 October 2026, life insurers cannot use genetic testing information when deciding to offer life insurance, or the terms of that insurance.
- Life insurers should not ask you for any genetic test results or if you have had, or are considering taking, a genetic test. This includes tests taken before or after the commencement of the ban and also applies to the genetic testing information of your genetic relatives.
- You or your authorised representative may choose to volunteer a favourable genetic test with written consent if you think it may help your application.
- Insurers can still ask for and use other information about your health, including any existing diseases, signs or symptoms of possible illness, and family medical history.
- If you think a life insurer has breached the ban, you can take action.

## Resources

These resources can be used and adapted to raise awareness of the ban among your networks. The resources provide clarity and will help you reach people through a number of different channels.

### Factsheet

#### Ban on genetic testing information in life insurance

This factsheet contains detailed information and Frequently Asked Questions (FAQs) about the ban on the use of genetic testing results in life insurance.

[Download the factsheet](#)

### Social media copy

The following suggested social media copy can be adapted or used across your channels to promote and raise awareness of the new legislative changes.

#### Facebook/Instagram

- As of 8 October 2026, Australians can apply for life insurance without worrying about whether a past or future genetic test will affect their application. This means people can feel more confident getting genetic testing and applying for life insurance. Life insurers won't be allowed to use genetic testing information to deny cover or increase premiums. Other factors like symptoms, family history and diagnosed conditions may still be considered.

To learn more, see the comments below.

For more information, visit  [Genetic Testing and Life Insurance](#)

#### X

- As of 8 October, Australians can get life insurance without providing genetic test results. Life insurers won't be able to use genetic test results to deny cover or increase premiums.

Learn more:  [Genetic Testing and Life Insurance](#)

#### LinkedIn

- As of 8 October 2026, life insurers will no longer be able to use genetic test results to deny cover or increase premiums. They can still consider clinical factors such as symptoms, family history and diagnosed conditions.

The Government has developed resources for consumers, patients, and health professionals. These resources will help health professionals confidently discuss these changes and support informed decision-making.

For more information, visit  [Genetic Testing and Life Insurance](#)

## Newsletter content

These sample newsletter articles can be used or adapted for your own audiences to raise awareness of the ban that will be in effect from 8 October 2026.

### General public

From 8 October 2026, life insurers cannot use your genetic test results and certain related information when they decide if you can get life insurance or how much you pay.

Genomics Australia and Treasury have made a fact sheet to explain the changes.

The fact sheet explains what will change, what will stay the same, and what it may mean for you. It also explains how to report an insurer who does the wrong thing.

For more information visit [Genetic Testing and Life Insurance](#).

### Health professionals

From 8 October 2026, life insurers are banned from using genetic test results and certain related information.

Life insurers can no longer use 'protected genetic information' when deciding whether to offer or the price of a life insurance policy.

'Protected genetic information' includes genetic test results, and details about whether a patient has been referred for, or has had, a genetic test. It also includes information about whether a family member has had a genetic test or has known genetic test results.

Life insurers are still able to use signs and symptoms, family history and clinical diagnosis of manifested disease (even if heritable in nature).

There are resources on the [Genomics Australia website](#) to help you understand how the ban might affect your work and your patients.

## Contacts

If you have any questions about this stakeholder kit or feedback to improve future stakeholder kits, please contact Genomics Australia by emailing [GenomicsAustralia@health.gov.au](mailto:GenomicsAustralia@health.gov.au).