Table: How Insurers Use Genetic Tests

Type of Test/ Information	Can insurers use my test result?	
	My insurance application	My family member's insurance application
Direct-to-Consumer (DTC) genetic test	No	No
Genetic test from biomedical research		
Familial Hypercholes-terolaemia (FH) genetic test under national programme		
Predictive genetic test	No, unless: (1) Insurance coverage > financial limits, and (2) Test is for approved conditions (Huntington's disease (HTT) or breast cancer (BRCA1/2))	No
Diagnostic genetic test	Yes But insurers cannot require or pressure you to take a test	Yes But insurers cannot require or pressure your family member to take a test
Pre-implantation genetic diagnosis (PGD), prenatal or newborn screening		
Family history of medical condition	Yes	Yes

NOTE:

This table is a simplified overview. Scan the QR code at the back to read the full details.

Key Things to Remember



Insurers cannot ask you to take a genetic test.



Your genetic test results are protected when applying for insurance.



Insurers may still ask about your family history or known medical conditions.



The Moratorium applies to all LIA-member insurers which includes all life insurers licensed in Singapore.

Scan for the full details

Have questions or feedback? Please email us at **HCSA_Enquiries@moh.gov.sg**.

MINISTRY OF HEALTH
SINGAPORE

Genetic Testing, Insurance, and the Moratorium: What You Should Know



Consumer Guide
Ministry of Health, Singapore
(Jun 2025)

Why Genetic Testing Matters

There are two types of genetic tests.

CLINICAL GENETIC TESTING



For doctors to diagnose illnesses, predict the risk of a disease, and choose the best treatments.

NON-CLINICAL GENETIC TESTING



For non-medical purposes like discovering your ancestry or learning about lifestyle traits

What can clinical genetic testing help you with?



Discover inherited health risks early



Get faster and more accurate diagnoses



Find treatments that work better for you



Make healthier lifestyle choices

NOTE:

Some non-clinical tests may also show health risks, always exercise caution and check with a doctor if you are unsure.

What the Moratorium Means

The Moratorium on Genetic Testing and Insurance protects certain genetic test results from use by insurers in underwriting, so that you have greater assurance when undergoing clinical genetic testing for medical care or participating in precision medicine.

It applies to all Life Insurance Association (LIA) member insurers in Singapore.

Key protections



Insurers cannot pressure you to take a genetic test.



Insurers cannot ask for or use your predictive genetic test results except in rare cases.



Insurers can still ask for your family medical history or diagnosed health conditions.

UPDATE FOR 2025

If you are in the National Familial Hypercholesterolaemia (FH) Genetic Testing Programme, insurers cannot ask for or use your FH genetic test results (both predictive and diagnostic).

If you take FH genetic testing outside of the National FH Genetic Testing Programme, insurers cannot request for predictive genetic test results but may request diagnostic genetic test results.

How the Moratorium Protects You

If you have never taken a genetic test	Insurers cannot require or pressure you to take one.
If you have taken a genetic test	**Predictive tests**[1] Insurers cannot request or use your results unless specific conditions are met. (see below) **Diagnostic tests**[2] Insurers may request your results as part of your medical history.

[1] Predictive tests predict a future risk of disease in individuals without symptoms or signs of a genetic disorder.
[2] Diagnostic tests confirm or rule out a diagnosis based on existing symptoms, signs or abnormal non-genetic test results

When Predictive Test Results May Be Used

Insurers may use your predictive test results only if both of the following conditions are met:

1 When the insurance coverage you apply for is more than certain limits, e.g. >$2M for life insurance

+

2 When the test is for approved conditions, such as

- Huntington's Disease (HTT gene)
- Breast Cancer (BRCA1 or BRCA2 genes)

If not, you do not need to share your predictive test results.