



Life insurance and genetic testing for prostate cancer

Thursday 26 April, 2012

Genetic testing for prostate cancer may affect a person's ability to obtain life insurance, an article in the latest issue of the *ANZ Journal of Surgery* has warned.

Urological Surgeon Dr Jon-Paul Meyer said that patients should be advised of the potential financial as well as psychological implications of proceeding with testing for the disease.

"Prostate cancer is the second most common cancer in men worldwide and those with affected family members have a higher risk of being diagnosed. Although contentious, the early identification of the disease can potentially save lives," Dr Meyer said.

"It is now apparent that because of screening, there are an increasing number of men being diagnosed and treated at a younger age. This has led to the first-degree family members of these men with prostate cancer actively seeking screening for the disease and raising such issues as the possibility of genetic testing for the disease.

"A person applying for insurance has an obligation to 'disclose to the insurer every matter that you know ... that is relevant to the insurer's decision', under the *Insurance Contracts Act 1984*. In terms of a patient who has previously undergone genetic testing for prostate cancer, they will have to disclose this fact and upon request make available the results of any previously undertaken genetic tests.

"In Australia, 5 per cent of life insurance applications are deemed high risk and therefore attract higher premiums, and 2 per cent are refused cover because of a serious health impairment," Dr Meyer said.

"This would suggest that those shown to have an increased risk through genetic testing could be offered life insurance at a higher premium, and reduced coverage."

Dr Meyer noted that patients may also find their stress and anxiety levels increased after testing, and counselling should be an integral part of the process.

"It is important that we Urologists ensure our patients are aware of the potential implications of undergoing 'predictive' genetic testing," he said.

The *ANZ Journal of Surgery*, now in its 80th year and published by Wiley-Blackwell, is the pre-eminent surgical journal published in Australia, New Zealand and the South-East Asian region. The Journal is dedicated to the promotion of outstanding surgical practice, and research of contemporary and international interest.



**Media inquiries: Michael Barrett, Manager Media & Public Relations
0429 028 933 or (03) 9249 1263**