



## Reinsurer SCOR Offering Cancer Genomic Testing as Benefit for Policyholders, Life Insurance Clients

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NEW YORK – Reinsurance company SCOR recently began offering its life insurance clients and their policyholders the opportunity to access cancer genomic testing services, betting that this will not only help improve policyholders' health but be good for its business.

Last month, Wamberg Genomic Advisors (WGA) announced that SCOR was the latest client to sign up for its Cancer Guardian program, which offers a suite of cancer genomic testing services. WGA develops membership-based genomic programs and partners with insurers and employers to add these programs to their benefit plans. Through this partnership, WGA hopes to expand access to cancer genomic testing and make inroads in the life insurance market, which has been slow to incorporate such testing into their offerings.

As a reinsurer, SCOR works with life insurers to buy the excess liability from their policies and help them avoid large payouts. For any life insurer, the goal is to keep their policyholders alive as long as possible. SCOR is an early adopter in the reinsurance and life insurance space to incorporate cancer genomic testing as part of its suite of risk assessment tools.

Individuals who have purchased policies from one of SCOR's life insurance clients will have access to testing through the Cancer Guardian program, regardless of whether they have cancer or not. Within the program, WGA provides genetic testing to assess inherited cancer risk and comprehensive genomic profiling to personalize treatment decisions. Furthermore, when policyholders add Cancer Guardian to their life insurance policies, they also receive access to an information line and can confer with support specialists, such as nurse advocates, genetic counselors, and financial navigation experts.

The program cost is added to policyholders' monthly premium, but they don't pay for individual tests and services. The two companies did not disclose financial details of the partnership.

Bill Rooney, medical director at SCOR, [cited statistics](#) from the Centers for Disease Control and Prevention suggesting that about 20 percent of cancer deaths may be preventable with large-scale efforts to identify and mitigate cancer risk factors via screening, early intervention, and improved treatment.

Life insurers are interested in any opportunities to prevent death. "Given the CDC's identification of deaths in this area as being preventable, it is a very important and large target as we attempt to make a significant impact in our policyholders' quality of life," Rooney said.

SCOR signed on to WGA's program recognizing the growing role of genomic testing in preventing cancer and personalizing treatments. "Sometimes there is a lag between the discovery of helpful diagnostic and treatment options, and full-scale implementation of those options in the day-to-day care patients receive," Rooney said. "SCOR's goal is to decrease the time frame from the discovery to the delivery of these helpful diagnostic and treatment options."

The Cancer Guardian program provides testing to policyholders that detect mutations in genes known to increase cancer risk, such as BRCA1 and BRCA2. For policyholders with cancer, the program also offers comprehensive genomic profiling to help identify opportunities for personalizing treatment or participating in clinical trials.

Tom Wamberg, CEO of WGA, said once a policy goes into effect, the policyholder will be able to request cancer risk testing from Invitae which markets a 61-gene panel, called Cancer Screen. Invitae sends a saliva sample collection kit to people's homes that they can mail back to the lab for analysis. People can also speak to a genetic counselor within the Cancer Guardian program, who will walk them through the results.

For patients who have been diagnosed with cancer, the Cancer Guardian program provides a specialist to help patients navigate the healthcare system. The program offers a wide range of support services, including assistance getting a second opinion, transportation to appointments, and a platform for storing medical records.

Policyholders also have access to a test panel, performed by Caris Life Sciences, that assesses more than 300 genes for alterations driving their tumors, which in turn, can inform their treatment. Getting access to comprehensive genomic profiling through the WGA program eliminates the chance of these tests being denied by a health insurer. While these test results can be useful to cancer patients' doctors for informing treatment decisions, the Cancer Guardian program also has a "clinical trial explorer" for identifying drug studies that patients may be eligible for based on their tumor genomic profiles.

From a business standpoint, life insurers and reinsurers are particularly focused on lowering mortality risks associated with cancer, Wamberg said, since it makes up about a third of life insurance claims. "Cancer is the trickiest thing for a life insurance company," Wamberg explained. "Someone could go get a preferred policy, but they may have cancer that just hasn't been diagnosed yet. Then, three or four months down the road, they could be diagnosed with stage four pancreatic cancer, for example, and maybe won't live through the year. That's a huge loss to a life insurer and there's no way, when they underwrite you, that they can figure that out."

For this reason, for SCOR, the relationship with WGA "makes perfect sense," Rooney agreed.

Although SCOR will not use individuals' genetic test results when underwriting policies, according to Wamberg, the benefit is helping people improve understanding of their own cancer risks and getting cancer patients access to treatments that may extend their life — a win for the insurance company and the policyholder.

Both WGA and SCOR stressed that patients' own doctors order genetic testing available through the Cancer Guardian program and the labs send the results directly to the physicians. If a policyholder is diagnosed with cancer and engages with the Cancer Guardian program, they begin working with a cancer support specialist who liaises with the patient's oncologist. That specialist provides information about Cancer Guardian's services directly to the physician and arranges the advanced genomic profiling and the expert pathology review.

SCOR does not have access to its policyholders' genetic test reports. Moreover, the tests are only offered after the policy is in effect. Rooney noted that "developing a trusting relationship between the life insurance company and the policyholder is very important" when implementing a new program like this.

Although on a federal level, the Genetic Information Non-discrimination Act doesn't bar life insurers from using genetic information in underwriting, there is a state-by-state push to expand DNA privacy laws to prevent the use of genetic test results to determine coverage or premiums for life and other types of insurance.

In June, Florida became the first state to pass a [genetic privacy law](#) specific to life insurers. That law restricts life, health, disability, and long-term care insurance companies from using genetic information when underwriting policies or setting premiums. It also restricts these companies from requiring or soliciting genetic information from policyholders.

The enactment of the Florida law was a big moment for the genetic privacy movement. Previous state efforts to prevent insurers from using genetic information were not as robust, said Anya Prince, an associate law professor focused on genetic discrimination and privacy at the University of Iowa. She acknowledged that a program like Cancer Guardian can mutually benefit life insurers and policyholders: people live longer and insurers don't have to pay out claims.

"If the motivation is to get this predictive genetic information out there and people can then use it to save lives, that's truly a win-win," Prince said. "The policyholders don't die and it's good for the life insurance company."

She noted that insurers may have other motivations in offering these types of programs, whether to collect metadata on policyholders or to attract a healthier population by offering wellness programs.

WGA said the only data it will provide to SCOR is deidentified utilization data, which shows how many SCOR policyholders have engaged with the program.

SCOR's partnership with WGA comes at a time the life insurance industry is experiencing a shift in narrative from preventing death to promoting wellness, said Philip Smalley, chief medical director at WGA. That is what's driving interest in programs like Cancer Guardian.

"They're changing the narrative away from paying out a death claim when a person dies to helping the insured and being engaged with them to promote health," Smalley said. "There's a lot of different health promotions and different product add-ons that are coming, and Cancer Guardian fits in that as well, to try to keep people healthy, to prevent cancer, and help them if they get cancer or other diseases."

Historically, the life insurance industry has been slow to incorporate genetics into their service offerings. WGA sees the partnership with SCOR, the fourth largest reinsurer globally, as a way to expand access to cancer genetic screening and to the Cancer Guardian program. The company had previously partnered with employers, offering Cancer Guardian as an elective option on employee benefit plans. In 2018, [another reinsurer](#), LifeMark Partners, signed onto WGA's program.

Much of the life insurance industry is of the view that using genetic testing to underwrite policies is a nonstarter, Wamberg said. Rooney maintained that SCOR was committed to protecting patient privacy and "would never be involved in any kind of discriminatory activity."

Wamberg echoed that statement, saying WGA was not interested in doing business with any company that would use genetic information to limit access to insurance or care.

"We don't promote or use any of our technology, programs, or products for underwriting risks for selecting risk," Wamberg said. "We think that's a small ball game that has potential regulatory complications and, from my perspective, it's anti-societal. Our whole focus is to bring genomic products and ancillary services to policyholders after they own the insurance."

Now that WGA is making inroads in the life insurance market by partnering with SCOR, Wamberg believes it's going to become a big opportunity for the company. About 80 million people in the US have an active personal life insurance policy each year, he estimated, and around 10 million new policies are written annually. He sees this partnership as a step toward reaching these millions of people to educate and provide access to precision medicine.

"We could really be impactful here in driving precision medicine to millions of people who otherwise may not hear about it or can't afford it," Wamberg said. "We think we're going to have the ability to move some needles here."

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