Sir:

Your comments on the legal and social issues surrounding genetic testing (Nature, February 1, 1996) highlighted several of the vexing questions regarding the contending interests of those in need of protection—the public, and the life and health insurers. Serious debate about these issues is likely to become even more compelling and contentious as the extent of genetic testing increases in depth and becomes more sophisticated in predictive capabilities.

What especially caught our eyes was your suggestion of a program of action that would permit both time for discussion and eventual confidence in the mechanisms developed for judicious handling of genetic information. As you acknowledge, your proposal resembles the course that was followed in response to the controversy accompanying the introduction of recombinant DNA techniques. Last fall, in a commentary on that period published in the Proceedings of the National Academy of Sciences (Volume 92 (1995), pp. 9011-9013), we suggested that such a course of action could provide a model for dealing with a variety of difficult public policy issues, especially those that are associated with considerable scientific uncertainty. In particular, we pointed out that the model could be applied to the problem of suspected environmental hazards. Whether a moratorium, which was the first step in the response to the recombinant DNA issues and which you suggested as a first step in regulating the insurance companies' response to the genetic testing issue, is called for in each instance will be debatable. What is important is to establish guidelines or regulations that are initially deliberately rigorous, and a mechanism for timely review and modification as knowledge and experience increase and misperception and prejudice diminish.
We foresee that the eventual emergence of new therapies for genetic diseases, now woefully lacking, will make early detection of impending disease or disability less problematic, even desirable. Moreover, as the number of genetic markers associated with disease increases, it is likely to become apparent that few of us are free from mutant genes that predispose or contribute to diseases of one sort or another. Who then will form the pool of risk-free, insurable persons? The strategy you propose would provide time to develop a constructive and humane response that can insure access to appropriate care and security for all.

Sincerely,

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