

Acronyms and Glossary

Acronyms

APS	—attending physician statement
BC/BS	—Blue Cross and Blue Shield
DNA	-deoxyribonucleic acid
GHAA	-Group Health Association of America
HIAA	—Health Insurance Association of America
OTA	-Office of Technology Assessment
MIB	—Medical Information Bureau, Inc.

Glossary of Terms

Adverse selection: The tendency of persons with poorer than average health expectations to apply for or continue insurance to a greater extent than persons with average or better health expectations. Also known as “antiselection.”

Allele: **Alternative variants of a gene that occur at a given site** (e.g., at a site for eye color there might be alleles resulting in blue or brown eyes); alleles are inherited separately from each parent.

Carrier: **An** apparently unaffected individual who possesses a single copy of a recessive gene obscured by a dominant allele; a heterozygote.

Community rating: A method of determining premium rates based on the allocation of total costs without regard to past group experience. Community rating is required of federally qualified health maintenance organizations.

Cystic fibrosis (CF): A life-shortening, recessive disorder affecting the respiratory, gastrointestinal, reproductive, and skeletal systems, as well as the sweat glands. CF is caused by mutations in the CF gene that affect the CF gene product, cystic fibrosis transmembrane conductance regulator (CITR). Individuals with CF possess two mutant CF genes.

Cystic fibrosis carrier: **An** individual who possesses one CF mutation and one normal CF gene. CF carriers manifest no symptoms of the disorder. See *carrier*.

Cystic fibrosis carrier screening: **The performance of** tests on persons for whom no family history of CF exists to determine whether they have one aberrant CF gene and one normal CF gene. See *cystic fibrosis screening*.

Cystic fibrosis screening: **The performance of** tests to diagnose the presence or absence of the actual disorder, in the absence of medical indications of the disease or a family history of CF. Many States screen newborns for genetic disease, but only Colorado and Wisconsin routinely screen for CF. See *cystic fibrosis carrier screening*.

Deoxyribonucleic acid (DNA): The molecule that encodes genetic information. DNA is a double-stranded

helix held together by weak bonds between base pairs of nucleotides.

DNA: See *deoxyribonucleic acid*.

Dominant: **In** genetics, referring to a situation where only one copy of an allele is necessary for the effect (e.g., disease) to be expressed.

Genetic counseling: A clinical service involving educational, informational, and psychosocial element to provide an individual (and sometimes his or her family) with information about heritable conditions. Genetic counseling is performed by genetics specialists, including physicians, Ph.D. clinical geneticists, genetic counselors, nurses, and social workers.

Genetic test: **An assay to** reveal whether an individual has an inherited disorder, predisposition to such a disorder, or is a carrier for one.

Health maintenance organization (HMO): A health care organization that serves as both payer and provider of comprehensive medical services, provided by a defined group of physicians to an enrolled, fee-paying population.

Huntington disease: A chronic, dominant inherited disorder characterized by involuntary movements of the extremities and progressive dementia; age of onset is usually between **40** and **50 years of age**.

Open enrollment: A health insurance enrollment period during which coverage is offered regardless of health status and without medical screening. Open enrollment periods are characteristic of some Blue Cross and Blue Shield plans and health maintenance organizations.

Preexisting condition: A condition existing before an insurance policy goes into effect and commonly defined as one which would cause an ordinarily prudent person to seek diagnosis, care, or treatment.

Prenatal testing: Assay performed after conception but before birth—usually via amniocentesis or chorionic villus sampling—to assess the status of the fetus.

Rated premium: A premium with an added surcharge that is required by insurers to cover the additional risk associated with certain medical conditions. Rated premiums usually range from **25** to 100 percent of the standard premium,

Recessive: In genetics, referring to a situation where two copies of an allele are necessary for the effect (e.g., disease) to be expressed.

Sickle cell anemia: A recessive disorder affecting red blood cell flow through the circulatory system, causing complications in numerous organ systems. Sickle cell anemia predominantly occurs in individuals of African descent.

Sickle cell trait: Sickle cell carrier status.

Single-gene disorder: Hereditary disorder caused by a single gene (e.g., CF, Huntington disease, Tay-Sachs disease, sickle cell anemia).

Tay-Sachs disease: A lethal, recessive disorder affecting the central nervous system which results in mental retardation and early death. Tay-Sachs disease pre-

dominantly occurs among Jews of Eastern and Central European descent and populations in the United States and Canada descended from French Canadian ancestors.

Underwrite: The process by which an insurer determines whether and on what basis it will accept an application for insurance.