

# Cancer Genetic Counseling: What to Know

Cancer genetic counseling is for people who may have an increased chance of cancer due to their personal or family history of cancer. Genetic counselors are healthcare providers who can help assess if you have an increased risk of cancer by looking at your personal and family medical history. Having genetic counseling is your choice. The information below can help you decide if this is right for you.

## What are some reasons I might see a cancer genetic counselor?

You might see a cancer genetic counselor if you have a personal and/or family history of cancer that suggests an inherited risk. Clues that there may be an inherited risk for cancer in a family include:

- Cancers diagnosed at an earlier age than usual (diagnosed under age 50)
- Rare cancers such as male breast cancer
- Being diagnosed with more than one type of cancer
- Multiple family members with the same or related types of cancers
- Personal or family history of a hereditary cancer syndrome such as Lynch syndrome or hereditary breast and ovarian cancer syndrome

This list does not cover every reason a person might see a cancer genetic counselor. If you are not sure about seeing a genetic counselor, ask your doctor if they think it is right for you.

## What happens during a genetic counseling appointment?

You will meet with a genetic counselor and sometimes another healthcare provider, like a doctor. In this meeting, you will discuss your personal and family medical history. The genetic counselor will explain genetic testing, and review the benefits and risks to help you decide if genetic testing is right for you. The genetic counselor will assess if you are at increased risk for cancer and talk about your options for preventing cancer.

## What kind of sample is used for genetic testing?

If you decide to have genetic testing, it is normally done using a blood, saliva, or cheek swab sample. In rare cases, your provider might ask for a different kind of sample.

## What information could I get from genetic testing?

The purpose of cancer genetic testing is to see if someone has an inherited genetic change that may put them at higher risk for some cancers. If someone has an inherited risk for cancer, there are often ways a healthcare provider can help reduce their chance for cancer or find it early. When a person has an inherited risk of cancer, this means their family may also be at risk. It is recommended to share this information with family members, but that is your choice. A genetic counselor can help you talk about this with relatives, if you are willing.



## How can my results affect my medical care?

If you have an inherited risk of cancer, your provider will suggest starting cancer screening at an early age, doing broader or more frequent screening, or offer surgery to reduce cancer risk. If you do not have an inherited risk of cancer, most of the time you will have typical cancer screening. For those who have already had cancer, genetic testing can help guide treatment. You may also learn about your risk for other cancer types and ways to reduce those risks.

## Can insurance companies or employers use my genetic test results to deny me coverage?

There is a federal law called the Genetic Information Nondiscrimination Act (GINA) that protects people from discrimination based on their genetic information in both health insurance and employment. This law does not apply to some employers, such as the US military and companies with fewer than 15 employees. GINA does not protect against discrimination by long-term care, disability, or life insurance companies. This means that these insurance companies are allowed to ask you about genetic conditions and can use this information to make decisions about coverage and premiums.



## Does my doctor need to refer me for this appointment?

It depends. The genetics clinic or your insurance may ask you to get a referral from your doctor. You may be able to see a genetic counselor without a referral. Talk to your doctor if you think you may benefit from genetic counseling.

## Will my insurance cover genetic counseling?

It depends. Many insurance companies cover genetic counseling but check with your insurance directly. You may have a co-pay.

## Will my insurance cover genetic testing?

Insurance often covers genetic testing when a person's medical history suggests there may be an inherited risk of cancer. Your genetic counselor will review your history to figure out what genetic test might be right for you and if it could be covered.

## Will my insurance cover the screenings or surgeries recommended for me?

You will need to check with your insurance company. Some health systems or doctors' offices will check this for you.

# Common Beliefs About Genetic Counseling and Testing

Genetic counseling is only for people who have had cancer:  
**FALSE**

Genetic counselors see both people who have and have not had cancer. A genetic counselor can help you find out if you have a higher chance of cancer due to family history of cancer.



You do not have to have genetic testing if you meet with a genetic counselor:  
**TRUE**

It is your decision to have genetic testing or not.

There are payment options available for genetic testing:  
**TRUE**

Many insurance companies cover genetic testing. Some labs offer self-pay options and/or financial assistance programs if you are uninsured, underinsured, or unable to afford genetic testing.

Genetic counseling is only available if you live in a big city:  
**FALSE**

There are genetic counselors at many healthcare centers in Michigan. Some clinics might offer video or phone visits, so you do not have to travel to receive care.

Anyone at increased risk of cancer, regardless of gender, can benefit from genetic counseling and/or testing:  
**TRUE**

There are many different types of inherited cancers that can affect people of all genders, races and ethnicities.





Risk for breast cancer can only be passed down through a person's mother:  
**FALSE**

Breast cancer risk can be passed down from either parent. This is true for other cancer types that most often affect one gender, like prostate cancer and ovarian cancer.

If you have an inherited risk for cancer, you will get cancer:  
**FALSE**

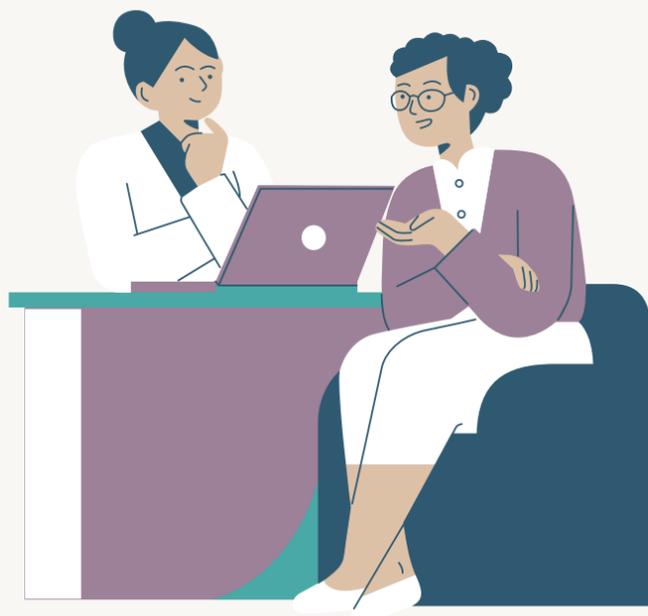
Not all people with an inherited risk for cancer will get cancer.

There are screening and treatment options if you have a higher risk of cancer:  
**TRUE**

Your doctor can suggest options to reduce the risk of cancer or to find cancer at an early stage, which may make it easier to treat.

There are laws protecting you from being denied health insurance coverage if you have an inherited risk of cancer:  
**TRUE**

There is a federal law that protects individuals from health insurance and employment discrimination based on their genetic information. There are also laws in most US states offering protection.



Have more questions or concerns? If so, visit:  
[migr.org/providers/michigan-cancer-genetics-alliance](https://migr.org/providers/michigan-cancer-genetics-alliance)

Or call the MDHHS Hereditary Cancer Hotline:  
866-852-1247