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## The Good, the Bad, and the Ugly of DNA Testing

DNA testing has been around for some time, but until recently it was not commonly administered and then only on a doctor's orders. But all of that has changed. Thanks to easy mail order DNA testing, record-shattering numbers of Americans are getting their DNA tested. In 2017 an estimated 12 million Americans had their DNA analyzed with one of these direct-to-consumer DNA test kits. That was more than all previous years combined. The explosion in DNA testing is partly attributable to the explosion in advertising of DNA testing. In 2016 Ancestry.com spent \$109 million in ads extolling the

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#### **Cuddigan Law**

10855 West Dodge Road, Suite #101 Omaha, NE 68154 cuddiganlaw.com 402.933.5318 benefits of DNA testing. The business of DNA testing has become fiercely competitive with the major players-Ancestry.com, 23 and Me, My Heritage DNA, Family Tree DNA, and others offering DNA test kits for \$60 to \$199. So what are the benefits (the good), the drawbacks (the bad) and the negative outcomes (the ugly) of DNA testing?

The Good: Ancestry. In the past all we knew about our heritage and ancestors came from stories handed down by our parents and grandparents. A DNA test often can tell you more about who you than some hazy memories.

Connection to Your Roots. DNA testing can tell us what our "origin stories" are and can connect us to people who share our DNA. DNA testing has made it possible for people to find long-lost relatives.

Family Planning. Some parents-to-be use DNA tests to find out what genes (both good and bad) they are likely to pass onto their children.

Health Risks. Information about certain future health risks is embedded in our DNA. Some DNA tests can unmask that information. Knowing what possible health conditions may occur gives us the opportunity to intervene and alter our lifestyle or seek early treatment to stay healthy. However, it is important



# Disability Insight

#### News & Information about Social Security & VA Disability

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to keep in mind that DNA results are not a diagnosis. The results only tell you about risk—that is the likelihood of a possible disease or disorder. You should discuss any findings about your health risks with your doctor.

#### The Bad:

**Privacy issues.** Even though DNA testing companies have strict privacy policies, some consumer advocates have raised concerns about how DNA test results could be used by health insurance companies to bump up the cost of premiums or even to deny coverage. Employers, they say, could also use the information to turn down job applicants. Furthermore, some DNA testing companies are allowing access to their databases by law enforcement agencies. They also can be required by law to comply with a valid court order, subpoena, or search warrant for genetic or personal information. Although

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#### (DNA Testing...continued from page 1.)

some major progress in protecting your genetic privacy happened when Congress passed the 2008 Genetic Information Non-Discrimination Act (GINA) which is supposed to bar discrimination on the basis of genetic information, many believe that the laws protecting genetic privacy are not nearly broad enough.

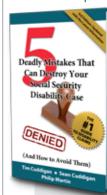
Hacking. DNA testing companies have a trove of the most personal information about their clients—their DNA. In 2017 millions of details about My Heritage customers were found on a private server. The company said DNA data specifically was not breached, but that the hack is still troubling.

#### "The direct-to-consumer DNA test kits can produce false positives."

The Ugly:

Negative Health Results. If you believe your health is perfect, but you take a DNA test and learn you carry a marker for a genetic disorder, that knowledge can be very distressing. Once you know about a medical issue it is impossible to un-know it.

False Results. The direct-to-consumer DNA test kits can produce false positives—for example, implying that person has a genetic marker for a disease when in reality they don't. Similarly, the tests can produce false negatives-



completely missing a key genetic trait.

Family Issues. Children find out that their parents aren't really their parents, a father finds out that the child he raised isn't his biological child, or an unknown son or daughter from a previous relationship shows up at the door—these scenarios that routinely happen with DNA testing can turn a family upside down. Sometimes ignorance is bliss.

If you decide to join millions of other Americans and have your DNA tested, here is some good advice from the Mayo Clinic: "No matter what the results of your genetic testing, talk with your doctor, [a] medical geneticist or [a] genetic counselor about guestions or concerns you may have. This will help you understand what the results mean for you and your family."

### **Ouestion of the Month: Does Union Membership** Affect My Eligibility for **Social Security Disability?**

Your union membership will not prevent you from qualifying for Social Security Disability Insurance (SSDI) benefits. You should also check with your union because many offer additional support for workers who have become unable to work because of illnesses or injuries.





Janet Cuddigan

#### Spicy Sweet Potato Chips on the Grill

As a snack or a side, I think your friends and family will love munching on these easy-to-make-on-the-grill chips.

1/4 cup olive oil 2 tablespoons minced garlic 1 lime, juiced

1 1/2 teaspoons ground cumin

- 1 teaspoon chili powder
- Salt and ground black pepper to taste 2 sweet potatoes, peeled and cut into 1/4-inch thick slices

Preheat an outdoor grill for mediumhigh heat and lightly oil the grate.

Whisk olive oil, garlic, lime juice, cumin, chili powder, salt, and black pepper together in a large bowl; add sweet potatoes and stir until coated.

Place coated sweet potatoes on the preheated grill; cook, flipping sweet potatoes every 5 minutes, until crisp around the edges and tender in the middle, 15 to 20 minutes.

If you don't want to grill your chips, you can bake them in a 400 degree oven for about 20 minutes.

Adapted from allrecipes.com

"5 Deadly Mistakes That Can Destroy Your Social Security Disability Case" is the #1 guide to improving the odds of winning a disability case.

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com

## Stretch Your Dollar: **4 Simple Ways to Save Money**



1. Call to Negotiate. Phone, cable, satellite radio, and internet providers often have special deals for new customers. They will oftentimes extend these deals to existing customers (especially if they think you might walk away), but you have to ask.

2. Pay with Cash. In this age of electronic transactions, cash might seem really old school, but repeated consumer studies have shown if you actually have to peel off those greenbacks you will spend less than using a credit or debit card.

3. Budget with Envelopes. If you have trouble staying on budget, every payday split up the money you will need and put it into envelopes for each category of your expenses. This will help you stay on track with your budget.

4. Put Your Grocery Costs on a Diet. Food is typically one of the highest cost categories for most families. One way to save at the grocery store is to resist buying on impulse, so make a list before you go and then stick to it. To earn some cash back from your shopping give a money-saving app like lbotta a try.

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| For the puzzle solution go to<br>cuddiganlaw.com/library/newsletter |                    |                    |                |                  | A                | L                     | U                     | Т                     | Ν                     | A                | R                     | A                     | Т                     | Ε                | Ε           | н                     | s                     |
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Before you apply for VA disability benefits call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com for your FREE copy of our book The Essential Guide to VA Disability Claims.

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#### News & Information about Social Security & VA Disability

## We're in your corner.

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Disability law is all we do.



Tim & Sean Cuddigan

Subscribe to the Cuddigan Law YouTube channel to view our free YouTube library of videos about Social Security and VA disability. You will find a full range of information about qualifying medical disorders, how-to tips on navigating the system, and insider advice on winning your claim.

Are you a disabled veteran?

