



Testimony submitted to the Joint Committee on Financial Services
In Support of H.838 and S.427 – An Act Providing Equitable Coverage in Disability Insurance
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Since passage of the Massachusetts Equal Rights Amendment in 1976, the League of Women Voters of Massachusetts has worked with Representatives and Senators of the General Court to remove gender inequality in all forms of insurance coverage. Since then, in an incremental process, Massachusetts has gained gender equity in the areas of health insurance, automobile insurance, homeowners' insurance and annuity policies.

We are now asking that the General Court remove the barriers to gender equality in individual disability insurance policies. Disability insurance provides a source of replacement income when the insured is unable to work because of an illness or an accident. Currently, state-regulated individual disability coverage is classified by sex, with higher premiums for women than men, even when they have the same types of jobs (for which they often receive less pay.)

In 2009, according to the Population Reference Bureau, 61.6% of married couples had both husband and wife in the work force. Of note, the Pew Research Center reported 15% of families with dual incomes have mothers who out earn their husbands. It is estimated that in 2012 almost 57% of Massachusetts women age 20-64 were employed and US Census reports that 30% of working women are self-employed. Obviously, a woman's income has a significant impact on her financial stability and that of her family, and loss of that income can be catastrophic.

Furthermore:

- Social Security disability benefits are gender neutral.
- Workers Compensation Insurance benefits are gender neutral.
- Fewer women will need state aid when they become disabled.
- Women, and their families, will benefit from more economic security.

The League of Women Voters of Massachusetts respectfully requests that you support the expansion of gender equality in insurance coverage to disability coverage.

Thank you for your time.