



**ACTION ALERT!**

**End the Discrimination in Disability Policies  
HB 1173/SB 413 -An Act Providing Equitable Coverage in Disability Insurance**

The League of Women Voters has been working to remove gender inequality in all insurance coverage since 1976. These bills are the current arena in this effort.

In 2009, according to the Population Reference Bureau, 61.6% of married couples had both husband and wife in the work force, and the United States Census reports that 30% of women are self-employed. Obviously, a woman's income has a significant impact on the financial stability of a family unit, and the loss of that income can be catastrophic.

Because of federal non-discrimination law, policies provided to large groups through employers are gender neutral, Social Security disability benefits are gender neutral and Workers Compensation Insurance benefits are gender neutral. However, nearly 200,000 Massachusetts residents pay premiums on individual disability insurance policies, where, across the board, women pay higher premiums for the same coverage as men in the same job classifications.

Currently, to purchase a disability insurance policy worth \$100/mo in benefits, a 50-year-old, non-smoking woman pays 57% more than a 50-year-old, non-smoking man in the same occupation class. Filings with the Division of Insurance show that this is true regardless of the insurance company, the age of the purchaser, the occupation class, the duration of benefits, or whether the benefits are long- or short-term. Over the life of a policy, the difference can be thousands of dollars.

These bills are currently in the Joint Committee of Financial Services, with an extension for its review until June 21. **We ask you to contact the following members of the legislative leadership to insist on the passage of this important legislation.**

Speaker of the House Robert DeLeo (Winthrop, Revere)  
Room 356 - 617-722-2500 [Robert.DeLeo@mahouse.gov](mailto:Robert.DeLeo@mahouse.gov)

Speaker Pro Tem Patricia Haddad (Somerset, Dighton, Swansea, Taunton)  
Room 370 - 671-722-2600 [Patricia.Haddad@mahouse.gov](mailto:Patricia.Haddad@mahouse.gov)

Second Assistant Majority Leader Kathy-Anne Reinstein (Revere)  
Room 481, 617-722-2189 [KathiAnne.Reinstein@mahouse.gov](mailto:KathiAnne.Reinstein@mahouse.gov)

Committee Chair Michael Costello (Newburyport)  
Room 254, 617-722-2220 [Michael.Costello@mahouse.gov](mailto:Michael.Costello@mahouse.gov)

Senate President Therese Murray (Kingston, Pembroke, Plymouth, Plympton, Barnstable, Bourne, Falmouth, Sandwich Plymouth, Barnstable ) Suite 332 - 617-722-1500  
[Therese.Murray@masenate.gov](mailto:Therese.Murray@masenate.gov)

Committee Chair Anthony Petruccelli (Boston, Revere, Winthrop, Cambridge)  
Room 424 - 617-722-1634 [Anthony.Petruccelli@masenate.gov](mailto:Anthony.Petruccelli@masenate.gov)

For additional information contact Vice President of Program and Action [Carole Pelchat](mailto:Carole.Pelchat).