



Legislation Summary:

An Act providing for equitable coverage in disability policies

Initial bill number: [S545/H482](#) (Bill numbers will change as legislation proceeds.)

Sponsors: Sen. Jason Lewis, Rep. Ruth Balsler

This bill would prohibit insurers from discriminating on the basis of race, color, religion, sex, marital status or national origin in any of the terms and conditions of an individual or group disability, accident or sickness insurance contract; makes a violation of the section an unfair or deceptive practice.

Since the passage of the Massachusetts Equal Rights Amendment in 1976, in a protracted and incremental process, Massachusetts has gained gender neutrality in the areas of health insurance, automobile insurance, homeowners' insurance and (most recently) annuity policies. Furthermore, Social Security disability benefits, Workers Compensation Insurance benefits and disability insurance purchased through an employer are all gender neutral. This bill would remove the barriers to gender equality in privately-purchased disability insurance policies. Currently, state-regulated individual disability coverage, which constitutes 11% of all disability policies sold, is classified by sex, with higher premiums for women (often significantly higher) to obtain the same benefits as men, even when they have the same types of jobs.

League Position: LWVUS Impact on Issues, p. 79: The League of Women Voters of the United States supports equal rights for all regardless of sex.