



Testimony submitted to the Joint Committee on Financial Services  
In Support of H.920 and S.426 – An Act Prohibiting Discrimination in Insurance Policies  
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The Massachusetts Equal Rights Amendment ratified in 1976 states, “equality under the law shall not be denied or abridged because of sex, race, color, creed or national origin.” The League of Women Voters was a member of the coalition that achieved that victory and has worked with Representatives and Senators of the General Court since then to remove gender inequality from all of Massachusetts’ General Laws.

After the 1976 ratification, a legislative committee determined that the above-noted language required insurance policies to be gender neutral. In 1983 the Supreme Court of the United States said that gender-based insurance policies provided to federal employees are “illegal and discriminatory.”

When women pay less for both universal life insurance and whole life insurance (which builds cash value), they receive proportionately less in dividends. This discrimination can impact the financial well-being of women and their families.

After 37 years, Massachusetts now has gender equity in the areas of health insurance, automobile insurance, homeowners’ insurance and annuity policies.

The League of Women Voters of Massachusetts respectfully requests that this Committee, and the General Court, remove all remaining barriers to gender equity in insurance policies and fulfill the legislature’s own directive that insurance policies be gender neutral.

Thank you for your time.