



LEAGUE OF WOMEN VOTERS® OF MASSACHUSETTS

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*Testimony submitted to the Joint Committee on Financial Services
In Support of S.545/H.482 – An Act providing for equitable coverage in disability policies
By Carole Pelchat – LWVMA Legislative Director
July 10, 2017*

For over 30 years, with the passage of the Massachusetts Equal Rights Amendment in 1976, followed by a legislative committee's conclusion that all insurance policies should be gender neutral, the League of Women Voters of Massachusetts has sought to end discrimination in insurance pricing and coverage. Since then, 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.

At this time we are again asking the General Court to 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 (for which they often receive less pay).

Today a woman's income has a significant impact on the financial stability of the family, and loss of that income can be catastrophic. It is estimated, according to the U.S. Bureau of Labor Statistics, that in 2014, 53% of married couples had both the husband and wife working, and that the primary wage earner in 28% of those families was the wife. They further estimated that over 51% of employed women are in management and professional positions, and 39% of all employed women are self-employed, which may account for the high number of women applying for individual disability coverage.

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

We urge you to report this bill favorably and work to finally assure its passage. Thank you for your consideration.