

RICHARD BLUMENTHAL
ATTORNEY GENERAL



55 Elm Street
P.O. Box 120
Hartford, CT 06141-0120

Office of The Attorney General
State of Connecticut

822

*TESTIMONY OF
ATTORNEY GENERAL RICHARD BLUMENTHAL
BEFORE THE INSURANCE AND REAL ESTATE COMMITTEE
FEBRUARY 10, 2009*

I appreciate the opportunity to support Senate Bill 822, An Act Prohibiting Gender Discrimination for Individual Health Insurance Policies.

This proposal would prohibit health insurers from using gender as a criterion for determining the rates that it charges consumers for individual health insurance.

This concept is neither new nor novel. Twelve states prohibit or limit the use of gender as a criterion for setting individual health insurance rates, including New York, New Jersey, Massachusetts, Vermont, New Hampshire, Maine, Minnesota, North Dakota, Montana, Washington, Oregon and New Mexico.

The city of San Francisco recently sued the California Department of Insurance claiming that the department's authorization of insurance rates based on gender violated the state constitution's equal protection clause.

Despite arguments that insurance claims experience for certain minorities and religious groups may justify higher rates, we would never accept an insurance rate system that discriminates on racial or religious grounds. Nor should we accept discriminatory rates for women.

The simple fact is that women under the age of 40 pay between 6% and 48% more in individual health insurance costs than men, according to a recent study by the National Women's Law Center.

Senate Bill 822 will help assure fairness for women in the health insurance market. I urge the committee's favorable consideration of Senate Bill 822.