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PCSW

Permanent Commission on the Status of Women

The State's leading force for women's equality

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Testimony of
The Permanent Commission on the Status of Women
Before the
Judiciary Committee
March 23, 2012

Re: H.B. 5535, AAC Continuation of Health Insurance Coverage after a Divorce or Legal Separation
H.B. 5548, AAC Domestic Violence

Senators Coleman and Kissel, Representative Fox and Hetherington, and members of the committee, thank you for this opportunity to provide testimony on behalf of the Permanent Commission on the Status of Women (PCSW) regarding the above referenced bills.

H.B. 5535, AAC Continuation of Health Insurance Coverage after a Divorce or Legal Separation

H.B. 5535, would allow the Court to order a party who is insured under a group health insurance policy or plan in the state to maintain health benefits for the benefit of the other party. This bill is significant for women because they are likely to be covered under their husband's health insurance policy.

According to a study by the University of Michigan, this is due in part to women's higher likelihood relative to men to work part-time, or in low-wage occupations, non-union setting, or smaller companies¹. The study also found that if health insurance coverage is terminated post-divorce it has a long-term impact on a woman's economic and physical health. Rates of insurance remain depressed for divorced women for two years after their divorce has been finalized. This means that many women likely delay getting the health care they need due to cost or face significant challenges in paying their medical bills (potentially leading to an increase in medical debt). PCSW supports efforts to ensure that all women have access to comprehensive health insurance coverage.

H.B. 5548, AAC Domestic Violence

H.B. 5548 would implement the recommendations of the legislative task force on domestic violence. PCSW supports many of the concepts, and would like to highlight two specifically: 1) increasing the allowable duration of restraining orders from 6 months to 12 months, and, 2) investigating the feasibility of redesigning the state-wide emergency 9-1-1 system in a manner that allows individuals to send a text message when in an emergency situation. Both of these recommendations would go a long way in supporting and protecting victims of domestic violence.

¹ University of Michigan, Divorce and Women's Risk of Health Insurance Loss in the U.S., March 2011

Domestic violence is an on-going problem – we cannot predict when or where it will occur. It is also a problem that disproportionately affects women. Of those victimized by an intimate partner, 85% are women and 15% are men. In other words, women are 5 to 8 times more likely than men to be victimized by an intimate partner.²

PCSW applauds the committee's attention to these matters.

² Lawrence A. Greenfeld et al. (1998). Violence by Intimates: Analysis of Data on Crimes by Current or Former Spouses, Boyfriends, and Girlfriends. Bureau of Justice Statistics Factbook. Washington DC: U.S. Department of Justice. NCJ # 167237.