



LEAGUE OF WOMEN VOTERS OF MASSACHUSETTS

133 Portland Street, Boston, MA 02114 • Tel: 617-523-2999 • Fax: 617-248-0881

Email: lwmma@lwmma.org • Website: www.lwmma.org

Testimony submitted to the Joint Committee on Financial Services
In Support of HB 1172 and SB 414 – An Act Prohibiting Discrimination in Insurance Policies
By Carole Pelchat – LWVMA Vice President/Program and Action Committee Chair

January 24, 2012

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 ratification in 1976 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.”

Now, after 35 years of an agonizingly slow process, through the hard work and persistence of legislators such as Representative Balser and Senator Clark, Massachusetts now has gender equity in the areas of health insurance, automobile insurance, homeowners’ insurance and annuity policies.

Social Security and Workers Compensation are gender neutral, but individual policies are not and cost women more. When women pay less for universal and whole life insurance, which builds cash value, they receive proportionately less in dividends and annuity income. In both instances, this discrimination can impact the financial well-being of women and their families.

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.