

Women pay price with biased insurance plans

Our neighbors in Colorado just passed a law banning gender rating in health insurance — and, in this case, we should follow their lead.

Gender rating, which is the practice of charging people different rates based solely on their sex, is still legal in 37 states, including Kansas. The recent health care reform will outlaw this practice nationwide, but the change won't go into full effect until 2014.

Those four years are long enough to get a college degree. They are also long enough to go broke paying for unreasonable insurance rates.

According to the 2009 report "Still Nowhere To Turn," from the non-profit National Women's Law Center, the number of health insurance companies practicing gender rating has increased from 93 percent to 95 percent since 2008. Businesses that employ more women than men can be charged more for their group insurance plans. And, up until April 2009, Arkansas actually allowed insurance companies to use a history of domestic abuse to deny coverage to women.

The problem also falls close to home: All of the best-selling insurance plans in Kansas practice gender rating. Sixty percent of those plans charge non-smoking women a higher coverage rate than smoking men of the same age. The difference in these rates varies from six to 34 percent.

Let's get this straight: A man who has a habit linked to everything from heart disease to lung cancer usually pays less for his health care than a woman who keeps herself healthy. And these plans don't include specialty women's care, which is the only semi-plausible explanation for increased costs between genders. Even then, there are plenty of men-only medical procedures, such as those related to

Sex and
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prostate issues, which counterbalance that excuse.

This is an even bigger deal for college-age women. At age 25, the difference in charges can be as high as 84 percent in some states, and they still exclude maternity coverage. Some students are lucky enough to be on their parents' insurance plans, and with the health care bill increasing the eligibility age to 26 (if you are unmarried), that may come to be a larger chunk of the student body.

But there are still plenty of students whose parents can't afford the extra dependents. And even if you're over the discrimination peak age of 25, things aren't very pretty. Only 13 percent of plans for 30-year-old women provide maternity coverage.

So why should we have to put up with this for four more years?

We don't have to. Thirteen states have already taken the initiative to ban gender rating. There's no reason Kansas shouldn't be next. The University enrolls more than 30,000. If every one of us wrote a letter to state representatives, the sheer number couldn't be ignored.

But that's not the only way to get involved. Bring the topic up in your women's studies classes, your law classes or even in your bowling classes. Spread the word. Start a petition. I came to the University because Jayhawks make change happen. And right now, we need it more than ever.

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