



NEW YORK STATE SENATOR

Michael Gianaris

Senate Passes Gianaris Bill To Outlaw Gender Discrimination In Disability Insurance

[Michael Gianaris](#)

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ISSUE:

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ALBANY, N.Y. – Senate Deputy Leader Michael Gianaris announced the Senate passed his legislation (S.3664A) outlawing gender discrimination in disability insurance policies. Currently, gender is a determinative factor in insurance premiums. Senator Gianaris’ legislation would prohibit insurers from using gender as a tool to determine risk. Last month, Senator Gianaris met with women small business owners in Long Island City to discuss the bill.

“Small businesses should not be penalized for hiring female employees and this proposal would level the playing field for women in the workplace,” said **Senate Deputy Leader Michael Gianaris**. “The deck is already stacked against women in the job market and I am proud the Senate passed my legislation to make things fairer.”

Senator Gianaris’ legislation bans insurers from charging different rates based on the insured person’s gender. Doctor Disability, a leading brokerage of disability insurance for the medical field, has stated it can cost up to 50% more to insure a female employee than a male. Small businesses in Queens have said it costs up to three times more to provide this insurance to women than men. Massachusetts Governor Charlie Baker signed similar legislation in January.

“To dismantle structural sexism we need to change the perception and, in this case, the reality that women cost more to employ than men. My business employed approximately 45 women last year and 7 men, and it burned me to pay that bill; signing a check and an agreement with an insurance company to support discrimination in my workplace,” said **Shelia Lewandowski, Executive Director of the Chocolate Factory Theater**. “If we allow insurance companies to charge more to cover women for disability or any insurance we are, as a society telling businesses that it is cheaper to hire men than women. That is structural sexism. It is discrimination. Charging more to cover women for disability insurance is a remnant of a time when women could not even get a loan without a man signing for them. I am thrilled the Senate stood up for women and small businesses and I thank Senator Gianaris for his leadership on this issue.”

“I am so glad to learn that New York State Senator Gianaris is standing up for economic equality for women by recognizing that no woman should have to pay more than a man to protect herself and her family against the risk of a serious illness that might interrupt her ability to work,” said **State Representative Ruth Balser**, who sponsored similar legislation in Massachusetts. “After filing similar legislation in Massachusetts for 10 years, we were successful this past January when our bill to end insurance discrimination against women in the pricing of disability policies was signed into law by our Governor. I hope New York joins Massachusetts in ensuring equal treatment for women in the workplace. Thank you, Senator Gianaris!”

related legislation

[2019-S3664A](#)

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- Introduced
 - In Committee Assembly
 - In Committee Senate
 - - On Floor Calendar Assembly
 - On Floor Calendar Senate
 - - Passed Assembly
 - Passed Senate
 - Delivered to Governor
 - Signed By Governor
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[Prohibits the imposition of different premium rates for disability insurance based on gender](#)

February 12, 2019

In Assembly Committee

Sponsored by [Michael Gianaris](#)

Do you support this bill?