



NEW YORK STATE SENATOR  
Michael Gianaris

## Senate Passes Deputy Leader Gianaris' Bill Banning Gender Discrimination In Disability Insurance Premiums

MICHAEL GIANARIS March 9, 2022

| ISSUE: **DISABILITY INSURANCE, LGBTQ RIGHTS, WOMEN, EMPLOYMENT, GENDER DISCRIMINATION**



ALBANY, N.Y. – Senate Deputy Leader Michael Gianaris announced the Senate passed his legislation ([S.1187-A](#)) 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. The Senate passage of this legislation came as part of the observance of International Women's Day.

“The deck is already stacked against women and gender non-conforming people in the job market and I am proud the Senate passed my legislation to make things fairer,” said **Senate Deputy Leader Michael Gianaris**. “Small businesses should not be penalized for hiring female and gender non-conforming

employees and this proposal would level the playing field for people in the workplace.”

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, 2019.

**Assembly Member Deborah J. Glick**, who sponsors the legislation in the Assembly said, “New Yorkers have no tolerance for gender discrimination - not now, not ever. I am grateful for Senator Gianaris’ partnership on this vital legislation, and I am hopeful for its passage in the Assembly in the coming months.”

**Sheila Lewandowski, Executive Director of the Chocolate Factory Theater**, said, “I can’t believe that I have to assign a gender to my employees in order to provide mandated disability insurance, but I do. I have to classify every employee as male or female, even if they define themselves as non-binary or transgender in order to get a bill for disability insurance charging more for ‘males’ than ‘females’. I also can’t believe charging more for women is still allowed; in New York State! We have a woman Governor, a woman Attorney General, a woman running the Senate and still insurance companies are allowed to make women more expensive to employ than men. Thank you Senator Gianaris and the New York State Senate for moving this bill forward. I trust the Assembly will do the right thing.”

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#### RELATED LEGISLATION

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## 2021-S1187A

- 
- 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
- 

Prohibits the imposition of different premium rates for disability insurance based on gender

January 08, 2021

In Assembly Committee

Sponsored by Michael Gianaris

Do you support this bill?