



NEW YORK STATE SENATOR

Michael Gianaris

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

MICHAEL GIANARIS January 26, 2023

| ISSUE: **DISABILITY INSURANCE, GENDER, WOMEN, TRANSGENDER EQUALITY, EMPLOYMENT DISCRIMINATION**



ALBANY, N.Y. – Senate Deputy Leader Michael Gianaris announced the Senate passed his legislation ([S.450](#)) 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 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.

**Sheila Lewandowski, Executive Director of the Chocolate Factory Theater**, said, “I can’t believe that I have to assign a gender of female or male to my employees in order to provide mandated disability insurance, but I do. I have to classify every employee as either male or female, even if they define themselves as non-binary or transgender in order to provide mandated disability insurance. On top of that discriminatory act, the insurance company charges more for ‘females’ than ‘males’. This is New York State where I cannot legally demand that my employees prescribe to any gender definition let alone female or male. We have elected a woman Governor, a woman Attorney General, a woman running the Senate, have openly LGBTQ elected officials in our State legislature and still insurance companies are allowed to narrowly define people and then charge more for ‘females’. 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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## 2023-S450

- 
- 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 03, 2023

In Assembly Committee

Sponsored by **Michael Gianaris**

Do you support this bill?