

MONTANA WOMEN'S LOBBY

EXHIBIT 16
DATE 2-8-05
SB 351

Testimony Opposed to SB 351
Senate Judiciary Committee
February 8, 2005

Overturing Montana's non-gender insurance law is a serious pocketbook issue for Montana Women and our families.

This legislature passed the non-gender insurance law in 1983. Every regular legislative session since then, someone has tried to repeal it. Every regular legislative session since then, a majority of lawmakers have voted to uphold it. SB 351 is the 18th attempt to repeal non-gender insurance.

With gender based rates, a woman will pay more than \$22,000 than a man, for identical health insurance during typical reproductive years.

Having insurance means sharing the risk. With non gender insurance, we are all covered for pregnancy and prostate cancer, for the same cost, at the same age, regardless of our particular plumbing.

If non-gender insurance is overturned, women will receive lower annuity payments.

If non-gender insurance is overturned, I would have to pay hundreds more to hire a young man to run my business, even if his driving record is spotless.

Senators, for the 18th time, vote NO on SB 351.