



## **Fact Sheet on House Bill 197** ***Insurance Non-Discrimination Bill***

*Equality Texas Supports HB 197*

|                              |                                                                                                                   |
|------------------------------|-------------------------------------------------------------------------------------------------------------------|
| <b>Bill Number:</b>          | House Bill 197                                                                                                    |
| <b>Unofficial Name:</b>      | The Insurance Non-Discrimination Bill                                                                             |
| <b>Bill Author:</b>          | Representative Roberto Alonzo                                                                                     |
| <b>Joint Author:</b>         | None                                                                                                              |
| <b>Short description:</b>    | Would prohibit discrimination in providing insurance because of sexual orientation or gender identity/expression. |
| <b>Committee Assignment:</b> | Insurance                                                                                                         |
| <b>Current Status:</b>       | <b>2/12/09</b> – Referred to Insurance Committee<br><b>11/12/08</b> – Filed                                       |

### **SUPPORTIVE STATEMENTS:**

**Discrimination based on sexual orientation or gender identity/expression is wrong.**

**HB 197** would amend the Insurance Code to **prohibit discrimination based upon a person’s sexual orientation or gender identity or expression.**

**HB 197** prohibits discrimination in providing any type of insurance: health, life, auto, home, etc. No person should fear being denied insurance coverage because of their sexual orientation or gender identity or expression.

**Insurance companies make rate and coverage decisions all the time, but insurance decisions should be based upon facts, not bias and prejudice.**

**Texas has the highest rate of uninsured persons in the country. We should be eliminating as many barriers as possible to closing this gap.**

### **QUICK FACTS:**

Currently, insurers can’t discriminate based on race, color, religion, national origin, age gender, marital status, geographic location, disability or partial disability. This bill just expands the categories for protection.

**Discrimination includes refusing to insure, charging a different rate, or limiting coverage in amount, extent or kind because of bias or prejudice.**

**Insurers would not be prohibited from basing their decisions on “sound underwriting or actuarial principles reasonably related to actual or anticipated loss experience.”**

This bill puts an end to insurance discrimination in Texas.