



Division of Insurance
Marcy Morrison
Commissioner

**Statement of Insurance Commissioner Marcy Morrison Regarding the Use of
Gender as a Rating Factor in the Individual Health Insurance Market**

**Health Care Task Force
August 10, 2009**

DORA's Division of Insurance has not changed its position since House Bill 09-1224 was introduced earlier this year. I support the prohibition of gender rating in the individual health insurance market. My job is to make sure rates are not excessive, inadequate or unfairly discriminatory. I believe gender rating is unfairly discriminatory against women. Women should not be penalized because their plumbing works differently and needs ongoing maintenance.