



Legislative Testimony
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Written Testimony Supporting House Bill 6590, An Act Prohibiting Certain Insurance Discrimination and Establishing a Task Force to Study Insurance Costs Borne by Businesses Located in Distressed Municipalities

Senator Lesser, Representative Wood, Ranking Member Hwang, Ranking Member Pavalock-D'Amato, and distinguished members of the Insurance and Real Estate Committee:

My name is Kelly McConney Moore, and I am the interim senior policy counsel for the American Civil Liberties Union of Connecticut (ACLU-CT). I am submitting this testimony in support of House Bill 6590, An Act Prohibiting Certain Insurance Discrimination and Establishing a Task Force to Study Insurance Costs Borne by Businesses Located in Distressed Municipalities.

The rights of lesbian, gay, bisexual, transgender, and gender non-conforming people are a touchstone of the ACLU of Connecticut's legal and legislative work. Despite the legislature's passage of a bill protecting people from discrimination on the basis of their gender identity – a bill we supported – the LGBTQ community continues to experience discrimination in accessing life insurance.

As a state that prides itself on leading the way in inclusivity and equity for LGBTQ people, it is critical for Connecticut to close loopholes that allow for persistent legal discrimination. House Bill 6590 works toward that goal by targeting a form of discrimination on the basis of sexual orientation and gender identity that is still legal in Connecticut.¹ Life insurance is a critical way for LGBTQ people to protect their

¹ "Connecticut's Equality Profile." MAP, *available at* https://www.lgbtmap.org/equality_maps/profile_state/CT.

relationships to loved ones, even without legal status.² If Connecticut wants to provide complete legal equality for LGBTQ people, it must also ensure equal access to life insurance for LGBTQ people.

House Bill 6590 will bring the law in Connecticut closer to the standard of full equality for LGBTQ people. We also support the provisions of the bill eliminating discrimination against victims of domestic violence and studying insurance disparities faced by businesses in distressed municipalities. We support House Bill 6590 and urge this Committee to do the same.

² See, e.g., Jacy Topps, “As a Gay Couple, Our Life Insurance Protects Us Even if the Courts Take Away Our Right to Be Married.” Business Insider (Dec. 13, 2019), *available at* <https://www.businessinsider.com/personal-finance/why-life-insurance-was-critical-purchase-for-us-as-same-sex-couple>.