



Women denied health insurance for 'pre-existing conditions' of pregnancy, rape

By Sonoma County Civil Rights Examiner, Megan Coffey



Peggy Robertson on Capitol Hill. Photo: AP/Haraz N. Ghanbari

As if it weren't bad enough that [military contractors in Iraq are raping their female co-workers](#) with impunity, there is now substantial anecdotal evidence that US women are being denied health coverage because of "pre-existing conditions" resulting from rape, as well as statistical proof that the health insurance industry regularly discriminates against women.

The [National Women's Law Center](#) has released new research indicating that women are charged as much as 48% more than men for individual insurance, and that women are routinely denied coverage for such so-called pre-existing conditions as having had a C-section or survived [domestic abuse](#). As Peggy Robertson testified recently to Congress, because she had had a C-section, her insurance company declined to cover her at all *unless she agreed to be sterilized* (see video below).

Moreover, anecdotal evidence compiled by the [Huffington Post](#) reveals that some insurance companies treat rape and its effects as an excuse to deny women health insurance. For example, rape survivor Christina Turner was unable to purchase health coverage because she followed her doctor's advice and took anti-HIV medication for a month after the assault, rendering her ineligible for insurance. California nurse Diana Faugno said the insurance industry's approach forces rape survivors to choose between the risk of contracting AIDS and the risk of losing health coverage.

The [Huffington Post](#) also reports that some women are denied insurance because of other conditions resulting from sexual assault, such as post-traumatic stress disorder (PTSD) or sexually-transmitted diseases. At least one woman, Kimberly Fallon of Ithaca, NY, was

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denied coverage for treatment after an assault “because she had been raped before;” Fallon is now unable to get coverage even for ordinary gynecological exams.

Susan Pisano, spokesperson for the insurance industry’s largest trade group, America’s Health Insurance Plans, insisted that rape survivors are not targets of discrimination, but acknowledged that anti-HIV treatment and PTSD would be likely “factors” in the decision to deny coverage. Mental health care consultant Jim Wrich countered that denials of therapy for rape survivors are “absolutely routine” and that “the default position is to reject care” for women who have been assaulted.

Combined with the news that at least one insurance provider [canceled a certain type of health plan for all of New York state in order to legally deny coverage to one individual](#), this evidence of institutionalized discrimination against women—especially the women most in need of treatment—makes a great case for the abolition of the private insurance industry altogether and its replacement by a single-payer system.



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For more info: [National Women's Law Center press release](#), [full Huffington Post article](#)



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