

**POINT OF VIEW** | BANS VIOLENCE AS PRE-EXISTING CONDITION

# Domestic violence bill merits support

**BY JEFF RAYMOND**

When Oklahomans think of pre-existing conditions, they think of cancer, diabetes and heart disease. They also should think about domestic violence. A bill in the Legislature would add Oklahoma to the 42 states with laws to prohibit domestic violence from being a pre-existing condition.

Senate Bill 1251, by Sen. Jim Wilson, D-Tahlequah, and Rep. Mike Brown, D-Tahlequah, passed the Senate unanimously after narrowly escaping from its Senate committee. The bill passed its House committee with minor changes, but only after public outrage and a scathing

**Jeff Raymond**

news release from Brown. The House unanimously approved the bill April 22. It has now gone back to the Senate for consideration of the changes.

SB 1251 enjoys wide support but has its detractors. They say insurers haven't denied policies because of domestic violence.

Estimates on the extent of this problem are impossible to come by. Only California follows insurance denials, and no state systematically tracks denials because of pre-existing conditions.

Few women are willing to share their stories because of the stigma attached to domestic violence, fear for their safety

naires. That prohibition, however, could change.

Insurers have sought at least a few times in the past to ask about domestic violence status and have been turned back. This shows that at least some would consider domestic violence if they were able.

If something is legal and increases profits, why wouldn't insurers do it?

Awareness of the importance of domestic violence prevention is relatively recent. Given the checkered history of the insurance commissioner's office, it's unlikely Holland's predecessors were as enlightened as she. If they weren't, then there undoubtedly are women who could have benefited from SB 1251.

The House committee chairman, Rep. Dan Sullivan, R-Tulsa, expressed concern that the bill is a mandate. Yes, it's a mandate. So are financial solvency requirements and the COBRA portability law. If you receive insurance from a large employer, there's a federal mandate that you be given a policy if you apply. Few Oklahomans would favor eliminating these protections.

A 2006 study in the journal *Women's Health Issues* found that average health care costs for privately insured, abused women exceeded those of never-abused women by \$1,700 over three years. Costs for recently abused women were more than twice those of never-abused women.

This number may seem small, but it's huge when multiplied across insurance networks, given that one in four women will experience domestic abuse.

Oklahoma suffers when women stay in

and a reluctance to relive a terrible time. Also, women who have been denied insurance may not know it was because of abuse history.

Currently, Insurance Commissioner Kim Holland uses her rulemaking authority to prohibit insurers from asking about domestic violence on policy question-

abusive relationships, and any policy that perpetuates these environments is fundamentally flawed. Whether their injuries will be covered by insurance or keep them from getting insurance in the future should be the last thing on these women's minds.

Raymond is executive director of OKWatchdog.org.