



The Commonwealth of Massachusetts

HOUSE OF REPRESENTATIVES
STATE HOUSE, BOSTON 02133-1054

PAUL HEROUX
STATE REPRESENTATIVE
2ND BRISTOL DISTRICT

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RE: H784 An Act Providing for Equitable coverage in disability policies
DT: 21 July 2015

Dear Honorable Chairs and Members of the Joint Committee on Financial Services,

Thank you for hearing H784 *an Act Providing for Equitable coverage in disability policies* before your committee today.

This bill would require that disability policies purchased by an individual be gender-neutral. Currently, there is a cost disparity between policies for male and female policy seekers. In the Commonwealth, both disability insurance purchased through an employer and workmen's compensation insurance make no gender distinction and have no cost disparities between men and women.

Thank you for your time and consideration of this bill. I respectfully request that *H784 an Act Providing for Equitable coverage in disability policies* be released favorably and expeditiously from your committee.

Sincerely,

A handwritten signature in cursive script that reads "Paul Heroux".

Representative Paul Heroux