

[No More Gender Rating in California](#)

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The practice of paying different rates based on gender for the same insurance is called gender rating. Effective January 1, 2010, health insurance companies and HMO's writing insurance in California will not be able to charge men and women different rates for the same type of insurance policy. It has been reported that currently, California women pay anywhere from 5% to 30% more than male counterparts for equivalent insurance, even on policies without maternity coverage.

The issue was helped along by San Francisco City Attorney Dennis Herrera who sued state officials for gender rating, claiming that the practice violates provisions of the California Constitution. The suit was stayed while details of the bill were negotiated and, in light of the new California health insurance law, will likely be dismissed.