

# Equal benefits are now an issue in the workplace

On top of the long-running battle of women's rights groups for "equal pay for equal work," employers are now facing a new demand from gay and lesbian advocacy groups — "equal benefits for equal work."

The question of providing the same health care coverage to unmarried domestic partners that many companies now extend to employees' spouses has become the latest hot potato in the workplace. And it has become evident that many employers and insurance companies are afraid of getting their fingers burned.

While gay and lesbian groups are at the forefront of the domestic partner issue, it extends beyond those relationships, affecting common-law heterosexual unions as well.

A frequently cited study by the city of Madison, Wisc., found that extending health insurance to unmarried domestic partners would add 1 percent to 3 percent to its health care costs. The fear of higher costs — especially the catastrophic claims related to AIDS — make the extension of benefits to unmarried domestic partners unlikely, especially in the private sector.

"Adding a new category of people is scary for employers," says Thomas Coleman, director of the Family Diversity Project,

a private agency in Los Angeles that studies issues facing non-traditional families. "The (health care) group doesn't want the whole plan to be canceled (due to a number of catastrophic claims), but so far we haven't found that to happen."

Cities have taken the first step. Several municipalities, including West Hollywood, Berkeley and Santa Cruz, have extended a variety of benefits — including health care — to unmarried employees and their partners for several years now.

The big question is how long will take for the private sector to implement similar policies. Rising health care costs are a legitimate concern, but prejudice almost certainly comes into play — lesbians, for instance, are considered the least likely social group to contract AIDS, so fears of catastrophic claims for lesbian partners is highly unlikely.

After lawsuits and much pressure from employees, Montefiore, a 9,000-employee medical center in New York, earlier this month became the largest private employer in the United States to provide spousal benefits to gay and lesbian staffers.

Gay rights groups called the move "groundbreaking," but few predict that it will give birth to a trend or become widespread in



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the private sector. (Unmarried heterosexual couples were left out of Montefiore's arrangement because they have the option of legally marrying.)

At best, it may encourage companies to study the issue and implement similar policies. And at the very least, it may spark further awareness that health care for domestic partners is a workplace issue, says Jon Davidson, senior staff counsel at the American Civil Liberties Union in Los Angeles.

"Some employers aren't aware that they have lesbian and gay employees," Davidson says. "Unless this issue comes out and until lesbian and gay employees

start asking for (health benefits for partners) employers can say there's not a problem... The more cities and companies that start discussing this issue, the higher the chances are for change. Everything helps."

No employers in the San Gabriel Valley are known to extend medical benefits to partners of unmarried employees, or offer bereavement or medical leave to unmarried employees.

Geoff Craig, director of finance at the city of Azusa, says the city conducts a survey every year on its health care benefits, and so far none of its 340 employees have requested health care for domestic partners.

"It's definitely something we would consider," Craig says. "We really try to take to heart what our employees say. But it's something that would also have to come from the insurance company."

Pasadena-based Kaiser Permanente, the nation's largest health maintenance organization, is currently studying the issue and eventually may market a health care plan to employers that enables unmarried domestic partners to participate.

Kevin Fridlington, senior personnel analyst for the city of West Hollywood, says that such a move by a major health-care organization like Kaiser would represent a major breakthrough in domestic partner health care. After West Hollywood made the decision to offer health care for unmarried domestic partners of its 1,300 workers, Fridlington said, the biggest hurdle was finding an insurance carrier. The city contacted 18 insurance companies but still came up empty.

"Not one was willing to give a quote," Fridlington said. "One can only speculate why."

After much effort the city signed with Manufacturers of Toronto, but had to accept a \$20,000 deductible for each of its employees. Currently, less than a dozen workers take advantage of the health care benefit.

"I think actually (the insurance company) will end up coming out ahead, because just look at how high maternity costs are — and most of the (male) employees participating most likely won't be getting pregnant."

Davidson of the ACLU says before such health care policies become commonplace, state governments first need to pass laws that prohibit discrimination based on sexual orientation. Only three states, Wisconsin, Massachusetts and Hawaii, have such laws, Davidson says.

"Employers are going to have to wake up and realize they are going to miss out on a lot of productive employees, who happen to be gay. If they want an edge in the market, that's something they're going to eventually have to address."

And until the prejudice is reckoned with, it's going to be a while before society and employers recognize gay and lesbian relationships and offer health care for their families.

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