

ACTION REQUEST – Ask the California Insurance Commissioner: “What’s Up?”



When he was a candidate running for the office of California Insurance Commissioner, John Garamendi wrote to our organization in August 2002. He said that "The problem of 'marital status redlining' is one which will be addressed in my administration" after the November election.

Garamendi indicated that he would take these and other steps to address the issue of marital status discrimination by insurance companies:

- Convene a *Task Force on Marital Status Redlining* to suggest responsible alternatives to the use of marital status for setting rates or issuing joint policies.
- Assign department staff to assist the Task Force in its research.
- Immediately audit the practices of a representative sample of companies.
- Prepare a brochure to inform agents and the public about current legal protections against marital status discrimination.

Since John Garamendi took office in January, 2003, Thomas F. Coleman, Executive Director of Unmarried America, has sent several letters and faxes to him, asking for a meeting to discuss and make plans to implement the actions outlined in his August 2002 letter.

Letters were mailed and faxed to him in January, April, and August. A letter was hand delivered to his Los Angeles office in September. Phone messages were left with two of his aides. There has been **no response**.

Members of Unmarried America, especially those who live in California, are urged to write to Commissioner Garamendi, or fax his office, or place calls to his key staff members. Tell them you would like to know: “What’s Up? Why the silence? When will he start to implement his action plan to combat marital status discrimination?”

His original letter to us is on our website at:

<http://www.unmarriedamerica.com/garamendi-letter>

Here is the contact information. Let us know if you get a response.

John Garamendi
Insurance Commissioner
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Sacramento, CA 95814

Norman Williams
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Nancy O. Lee
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ACTION REQUEST – UNFIT PROMOTION BY BALLY’S TOTAL FITNESS

Bally Total Fitness must be oblivious to the diversity in American households and families.



The corporation has a promotion through the mail and on its website with a bold headline inviting members to “add a family member and save.”

However, a disclaimer in the text of the promotion clarifies: “**Family member must live in the same household as current member and have the same last name or provide a copy of a valid marriage certificate.**”

Bally’s marketing department should be ashamed to send out a promotional piece like this (which is also on their website). Don’t they realize who is being excluded by this absurd definition of “family”? (Maybe they do!)

Common law marriage is legal in 13 states and D.C. These spouses have no marriage certificate because they did not have a ceremony. So common law (legally married) spouses are excluded from this discount. Few

of these couples would have the same last name.

Same-sex partners may not legally marry and so they do not have a marriage certificate, and virtually none of these couples has the same last name. So they don’t qualify. Heterosexual domestic partners, including seniors who would suffer economic penalties if they were to marry, won’t qualify for this “family” plan either.

How about a divorced woman who lives with her elderly father? No, they won’t qualify because of different last names – and this is a primary blood relationship. What about a foster parent and adult foster child? No. Different last names. A step brother and step sister are excluded too because of different last names.

Contact Bally’s and let them know that their so-called “family” add on promotion is a farce – and insulting to unmarried Americans too. Let us know what they say.

Bally Total Fitness, P.O. Box 1090, Norwalk, CA 90651-1090 / Phone: 562-484-2980

see: www.ballyfitness.com/my_membership/family_addon/