Florida Fines Humana Insurer $500K Over HIV Discrimination

February 25, 2016

The Florida Insurance Commissioner fined Humana insurer $500,000 for failing to cooperate with investigators trying to ensure that health plans don't discriminate against HIV-positive people by placing all of their meds in the highest tier.

In a consent order, Humana agreed to "maintain procedures to ensure that it does not by effect or design treat people living with HIV/AIDS less favorably than any other condition," according to a press release by the AIDS Institute and the National Health Law Program (NHeLP).

In 2014, the AIDS Institute and the NHeLP filed a complaint with the U.S. Department of Health & Human Services' Office for Civil Rights, alleging that four Florida health plans discriminated against people living with HIV.

The Affordable Care Act (ACA, or Obamacare) forbids health plans from discriminating based on disability. The ACA also doesn't allow plans to discourage people from enrolling just because they have health issues, such as chronic illness.

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