Major Insurer Will No Longer Deny Coverage Solely Because of PrEP Use

Mutual of Omaha's settlements follow allegations of discrimination against people taking Truvada to prevent HIV.

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In settling two separate but related lawsuits, Mutual of Omaha Insurance Company has agreed to no longer deny coverage to people because they're taking Truvada as PrEP, or pre-exposure prophylaxis, to prevent contracting HIV.

Specifically, the company will no longer view PrEP use as a reason to deny life and long-term care coverage. It had been accused of employing such discriminatory policies since 2014, according to a press release from the Massachusetts Office of the Attorney General.

Under the terms of the settlement, anyone who was denied coverage because of his or her PrEP use can reapply. If an individual qualifies under Mutual of Omaha's new guidelines, the insurer will honor the premium rates that were in effect when the person originally applied. In addition, the company will pay $25,000 to the state, according to the attorney general's press statement.

The other case involved John Doe, a Boston man in his early 60s who was denied coverage because he was taking PrEP. He was represented by Bennett Klein, the director of the AIDS Law Project at GLBTQ Legal Advocates & Defenders (GLAD) and attorney John Ward.

"We are pleased that Mutual no longer declines insurance coverage based on the use of HIV pre-exposure prophylaxis," said Klein in a GLAD press release, "and we call upon other providers of life, disability, and long-term care insurance to do the same."

For background articles in POZ, read "Gay Man Sues After Being Denied Insurance Because of PrEP" from 2015 and "Why Are Gay Men on PrEP Denied Disability and Life Insurance?" from 2018.

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