

DOMESTIC VIOLENCE LAWS**The date following each state indicates the last time information for the state was reviewed/changed.**

STATE	CITATION	LOCATION IN CODE	APPLICABLE LINES	PROVISIONS
AL (6/25)	§ 27-55-3	Domestic Abuse Insurance Protection Act	All lines	May not deny, refuse to issue, renew, or reissue, cancel, or otherwise terminate, restrict, or exclude coverage on an insurance policy or health benefit plan; exclude or limit coverage for a loss, deny benefits, or deny a claim; or add a premium differential to an insurance policy or health benefit plan on the basis of an applicant's or insured's abuse status on the basis of any associations, relationship or assistance to a subject of abuse.
AK (6/25)	§ 21.54.100	Health Care Insurance Provisions, Requirements, and Restrictions	Group health	May not establish rules for eligibility based on conditions arising from acts of domestic violence.
	§§ 21.36.430; 21.36.440; 21.36.450	Trade Practices and Frauds: Specific Acts and Types of Insurance	All lines	May not refuse to issue or renew insurance coverage; limit the scope of coverage; cancel an existing policy of insurance; deny a covered claim or increase the premium on an insurance policy because the applicant or insured is a victim of domestic violence or a provider of services to victims of domestic violence.
AZ (6/25)	§ 20-448	Unfair Practices and Frauds	Life, health, property or liability insurance	<p>Shall not deny, restrict, cancel, exclude or limit coverage or charge a different rate solely on the basis that insured or proposed insured is or has been a victim of domestic violence or is an entity or individual that provides counseling, shelter, protection or other services to victims of domestic violence.</p> <p>If an insurer denies, refuses, refuses to renew, restricts, cancels, excludes or limits coverage or charges a different rate for the same coverage on the basis of a mental or physical condition and the insured or proposed insured is or has been a victim of domestic violence, the insurer shall submit a written explanation of the reasons for the insurer's actions.</p> <p>Standards for payment when acts insured against are caused by domestic violence of one insured party against another. No private cause of action; this is an administrative remedy.</p>

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STATE	CITATION	LOCATION IN CODE	APPLICABLE LINES	PROVISIONS
AR (6/25)	§ 23-86-306	State HIPAA	Group health	May not discriminate based on acts of domestic violence.
	§ 23-66-206	Trade Practices Act	All lines	The following are defined as unfair methods of competition and unfair or deceptive acts or practices in the business of insurance: refusing to insure or continue to insure any individual or risks solely because of the individual's race, color, creed, national origin, citizenship, status as a victim of domestic abuse, or sex.
CA (6/25)	CA Ins. § 10144.2	Discriminatory Practices	Disability insurance	Shall not deny, refuse to insure, cancel or restrict coverage or charge a different rate on the basis that the applicant is, has been, or may be a victim of domestic violence.
	CA Ins. § 10144.3	Discriminatory Practices	Life insurance	Shall not deny, refuse to insure, cancel or restrict coverage on the basis that the applicant is, or has been, a victim of domestic violence.
	CA Ins. § 10198.9	Preexisting conditions	Health benefit plan - group coverage	Shall not establish rules for eligibility, including continued eligibility, of an individual, or dependent of an individual, to enroll under the terms of the plan based on the evidence of insurability, including conditions arising out of acts of domestic violence.
	CA Ins. § 676.9	Property insurance cancellation	Property insurance	Shall not deny or refuse to accept an application for insurance, refuse to issue or renew a policy, cancel, restrict, or otherwise terminate a policy, or charge a different rate on the basis that the applicant is, has been, or may be, a victim of domestic violence.
	CA Health & Safety § 1357.503	Licensing provisions	Health Care Service Plans – non-grandfathered small employer plans	Shall not establish rules for eligibility, including continued eligibility, of an individual, or dependent of an individual, to enroll under the terms of the policy or contract based on evidence of insurability, including conditions arising from acts of domestic violence.
	CA Health & Safety § 1374.75	Licensing provisions	Health Care Service Plans	No health care service plan shall deny, refuse to enroll, refuse to renew, cancel, restrict, or otherwise terminate, exclude, or limit coverage, or charge a different rate for the same coverage, on the basis that the applicant or covered person is, has been, or may be a victim of domestic violence.

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CO (6/25)	§ 10-3-1104.8	Unfair Competition— Deceptive Practices	All lines	May not deny, refuse to insure, cancel or restrict coverage, charge a different rate on the basis that the applicant is a victim of domestic violence, add a surcharge or ask about abuse status.
CT (6/25)	§ 38a-816(18)	Unfair Practices	Group or individual health insurance offered by insurance company, hospital service corp., health care center or fraternal benefit society; property and casualty	Refusing to insure, limiting coverage or charging a different rate for the same coverage because the person has been a victim of family violence is prohibited.
DE (6/25)	18 Del. C. §§ 2302; 2304(24) & (25) § 3611	Unfair Trade Practices Act Individual Health Insurance Minimum Standards	Life, health, and homeowner's and/or private passenger motor vehicle insurance Health	May not deny, refuse to insure or renew, cancel or otherwise terminate an insurance policy or restrict coverage because individual is, has been or may be the subject of abuse or seeks, has sought or should have sought, medical or psychological treatment for abuse, protection from abuse or shelter from abuse. May not add surcharge or exclude coverage. May not ask an applicant whether the individual is, has been or may be the subject of abuse, or seeks, has sought or should have sought medical or psychological treatment specifically for abuse, protection from abuse or shelter from abuse. May not establish rules for eligibility (including continued eligibility) of any individual to enroll under the terms of the coverage based on evidence of insurability (including conditions arising out of acts of domestic violence).
DC (6/25)	§ 31-2231.11(c)	Unfair Insurance Trade Practices	All lines	No person shall refuse to insure, refuse to continue to insure, or limit the amount of coverage available to an individual because of marital status, race, color, personal appearance, sexual orientation, gender identity or expression, matriculation, or political affiliation, or an individual's status as a victim of an intra-family offense, sexual assault, dating violence, or stalking.

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FL (6/25)	§ 626.9541	Unfair Trade Practices Act	Life, property/casualty, health, auto and disability insurance or managed care provider	May not refuse to issue, reissue or renew a policy, refuse to pay a claim, cancel or otherwise terminate a policy or increase rates based solely on the fact that the applicant has made a claim or might make a future claim as a result of abuse.
	§ 627.65625	Insurance rates and contracts	Group health insurance	May not establish rules for eligibility based on conditions arising from acts of domestic violence.
	§ 641.31073	Health Care Service Programs	Health maintenance organizations	May not establish rules for eligibility based on conditions arising from acts of domestic violence.
GA (6/25)	§ 33-6-4	Unfair Trade Practices	All lines	Shall not deny, refuse to issue or renew or reissue, cancel or otherwise terminate an insurance policy or charge a different rate based on the fact the person is a victim of family violence or sexual assault. May not request information that relates to family violence or sexual assault. Information is confidential and may be disclosed only under limited circumstances.

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STATE	CITATION	LOCATION IN CODE	APPLICABLE LINES	PROVISIONS
HI (6/25)	§§ 431:10-201; 431:10-217.5	Insurance Contracts Generally	All lines with exceptions	No insurer shall deny or refuse to accept an application for insurance, refuse to insure, refuse to renew, cancel, restrict, or otherwise terminate a policy of insurance, or charge a different rate for the same coverage, on the basis that the applicant or insured person is, has been, or may be a victim of domestic abuse.
	§ 432D-27	Insurance (Health Maintenance Organization Act)	Health maintenance organization	No health maintenance organization shall deny or refuse to accept an application for insurance, refuse to insure, refuse to renew, cancel, restrict, or otherwise terminate a policy of insurance, or charge a different rate for the same coverage, on the basis that the applicant or enrollee is, has been, or may be a victim of domestic abuse.
	§ 432:2-103.5	Insurance (Benefit Societies)	Fraternal benefit society	No fraternal benefit society shall deny or refuse to accept an application for insurance, refuse to insure, refuse to renew, cancel, restrict, or otherwise terminate a policy of insurance, or charge a different rate for the same coverage, on the basis that the member or prospective member is, has been, or may be a victim of domestic abuse.
	§ 432:1-101.6	Insurance (Benefit Societies)	Mutual benefit society	No mutual benefit society shall deny or refuse to accept an application for insurance, refuse to insure, refuse to renew, cancel, restrict, or otherwise terminate a policy of insurance, or charge a different rate for the same coverage, on the basis that the member or prospective member is, has been, or may be a victim of domestic abuse.
ID (6/25)	No provision			

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IL (6/25)	215 ILCS 5/155.22a	Provisions Applicable to All Companies	Life, health, disability income, property and casualty	May not deny, refuse to issue or renew, or terminate coverage for an individual because that individual has been or is the subject of abuse or because that individual seeks or has sought: (i) medical or psychological treatment for abuse; or (ii) protection or shelter from abuse. May not ask applicant if the individual has been subject of abuse or has sought protection from abuse. Privacy protections included. Does not prohibit a company from considering a condition in underwriting, regardless of its cause. May decline life insurance where perpetrator would be owner of life insurance policy.
	50 IL ADC 2001.9	Provisions Applicable to Individual and Group Policies	Group health plan	If a group health plan generally provides benefits for a type of injury, the plan may not deny benefits otherwise provided for treatment of the injury if the injury results from an act of domestic violence. Additionally, may not establish any rule for eligibility (including continued eligibility) of any individual to enroll for benefits under the terms of the plan or group health insurance coverage that discriminates based on evidence of insurability which includes conditions arising out of acts of domestic violence against that individual or a dependent.
IN (6/25)	§§ 27-8-24.3-1 to 27-8-24.3-10	Insurance and Health Plan Coverage for Victims of Abuse	Accident and sickness insurance, whether written on group, franchise, blanket or individual plan, whether preferred provider or HMO; life and disability income insurance	May not deny, refuse to insure or renew or restrict coverage because individual has been, is, or has the potential to be a victim of abuse or seeks, has sought, or should have sought protection from abuse, or medical or psychological treatment for abuse. May not add surcharge or exclude coverage. May not ask an applicant whether the individual has been or may be the subject of abuse. Abuse may not be considered a preexisting condition. Does not prohibit an insurer from underwriting on basis of a physical condition if it routinely underwrites or charges a different rate for that condition.
	§ 27-4-1-4	Unfair Competition; Unfair or Deceptive Acts and Practices		Violating § 27-8-24.3 concerning insurance and health plan coverage for victims of abuse is an unfair method of competition and unfair and deceptive acts and practices in the business of insurance.

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IA (6/25)	§ 507B.4	Insurance Trade Practices	All lines	It is unfair discrimination to make any distinction based solely on domestic abuse.
	§ 513B.9A	Insurance and Related Regulation	Small group health	May not establish rules for eligibility, including continued eligibility, of an individual to enroll under the terms of the coverage based on evidence of insurability, including conditions arising from acts of domestic violence.
KS (6/25)	§ 40-2404	Regulation of Certain Trade Practices	Accident, life and health insurance	May not refuse to insure, limit coverage or charge a different rate for the same coverage, or excluding coverage for losses or denying a claim incurred by an insured because proposed insured is, has been, or may be the subject of domestic abuse. May not ask applicant if individual has been subject of domestic abuse. May underwrite based on condition that has been caused by abuse if routinely underwrites the condition.
KY (6/25)	§ 304.17A-155	Part of Women’s Health Act of 1998	Health	Shall not deny coverage, refuse to issue or renew, cancel or otherwise terminate, restrict, or exclude any person from any health benefit plan on the basis of the applicant’s or insured’s status as a victim of domestic violence and abuse. Domestic violence may not be considered a preexisting condition.
	§ 304.12-211	Trade Practices and Frauds	Property and casualty insurance	Shall not use the fact that an applicant or insured suffered bodily injury as a result of domestic violence in underwriting or continuing to insure. May not deny payment of claims to innocent co-insured if the perpetrator is criminally prosecuted for the act causing the loss.
	§ 304.17A-200	Health Benefit Plans (Miscellaneous Provisions)	Health benefit plans – small or large group, or association market	May not establish rules for eligibility based on conditions arising from acts of domestic violence.

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LA (6/25)	§ 22:1078	Health and Accident Coverage	Health	Shall not limit coverage, charge a different rate, deny or limit payment of a claim incurred by an insured based solely on abuse status. Provides for conversion to individual status upon separation from the abuser and confidentiality of abuse information.
ME (6/25)	24-A M.R.S.A. § 2159-B	Unfair Trade Practices	Life, health, or disability insurance	May not deny, cancel, refuse to renew or restrict coverage of any person or require the payment of additional charges based on the fact or perception that the person is, or may become, the victim of domestic abuse.
MD (6/25)	§ 27-504	Unfair Trade Practices and Other Prohibited Practices	Life and health insurance	May not use information about abuse or the individual's status as a victim of domestic violence to cancel, refuse to underwrite or renew, refuse to issue a policy, refuse to pay a claim, or to increase policy rates.
MA (6/25)	Bulletin B-96-01 (January 11, 1996) See applicable lines for each cite.	Located in provisions for each line of coverage. Violation is an unfair trade practice.	M.G.L.A. 175 § 95B - Residential property insurance M.G.L.A. 175 § 108G - Accident or sickness insurance, group blanket policy M.G.L.A. 175 § 120D - Life insurance or endowment M.G.L.A. 176A § 3A - Hospital service plan M.G.L.A. 176B § 5A - Medical service corporation M.G.L.A. 176G § 19 - Health maintenance organization	Shall not cancel, refuse to renew or discriminate in rates because a person has been a victim of abuse. Shall not seek information that such person has been a victim of abuse.

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MI (6/25)	§§ 500.2246; 500.3406j	The Insurance Contract; Disability Insurance Policies	Health insurance, life insurance, HMOs, disability insurance	Shall not rate, cancel coverage on, refuse to provide coverage for, or refuse to issue or renew a policy because applicant or insured is or has been a victim of abuse.
MN (6/25)	§ 72A.20	Regulation of Trade Practices	Life and health insurance	May not refuse to offer, sell, or renew coverage or charge a different rate from that normally charged for the same coverage because the applicant or insured has been or is a victim of domestic abuse.
MS (6/25)	§ 83-71-7	Unfair Discrimination Against Subjects of Abuse in Health, Life, and Disability Income Insurance: Discrimination Against Subjects of Abuse in Health Insurance	Health	It is unfairly discriminatory to deny, refuse to issue, renew or reissue, cancel or otherwise terminate a health benefit plan or restrict or exclude health benefit plan coverage or add a premium differential to any health benefit plan on the basis of the applicant's or insured's abuse status; or to exclude or limit coverage for losses or deny a claim incurred by an insured on the basis of the insured's abuse status.
	§ 83-71-57	Discrimination Against Subjects of Abuse in Life Insurance	Life	It is unfairly discriminatory to deny, refuse to issue, refuse to renew or reissue, cancel or otherwise terminate, restrict or exclude insurance coverage on or add a premium differential to a policy for an applicant or insured on the basis of the applicant's or insured's abuse status; or to exclude, limit or deny benefits on a life insurance policy on the basis of an insured's abuse status except as otherwise permitted or required by the laws of this state relating to acts of abuse committed by a life insurance beneficiary.
	§ 83-71-107	Discrimination Against Subjects of Abuse in Disability Income Insurance	Disability	It is unfairly discriminatory to deny, refuse to issue or renew, cancel or otherwise terminate, restrict or exclude insurance coverage on or add a premium differential to any disability income insurance policy on the basis of the applicant's or insured's abuse status; or to exclude or limit coverage for losses or deny a claim under a disability income insurance policy on the basis of an insured's abuse status.

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MO (6/25)	§ 375.1312	Provisions Applicable to All Insurance Companies (Genetic Information and Domestic Violence)	Group insurance, all lines	Insurer shall not deny, cancel, or refuse to issue or renew a policy, require a greater premium, deductible or any other payment, exclude or limit coverage for losses or deny a claim or designate domestic violence as a preexisting condition. No insurer shall terminate group coverage solely because of claims relating to the fact that any individual in the group is or has been a victim of domestic violence or fix any lower rate or discriminate in the fees or commissions of an agent for writing or renewing a policy insuring an individual solely because an individual is or has been a victim of domestic violence.
	§ 376.451	Missouri Health Insurance Portability and Accountability Act	Group health insurance	Shall not establish rules for eligibility based on conditions arising from acts of domestic violence.
MT (6/25)	§ 33-18-216	Unfair Trade Practices (Insurer's Relations with Insured and Claimant)	All lines, health maintenance organization, or health service corporation	May not deny, refuse to issue or renew, cancel or otherwise terminate coverage; restrict coverage; or add a premium differential because the insured is a victim of abuse.
	§ 33-22-526	Disability insurance	Group health insurance	May not establish rules for eligibility based on conditions arising from acts of domestic violence. Preempted by <i>Fossen v. Blue Cross & Blue Shield of Montana, Inc.</i> , 660 F.3d 1102 (9th Cir. 2011) certiorari denied 132 S.Ct. 2780, certiorari denied 133 S.Ct. 979.
NE (6/25)	§§ 44-7401 to 44-7410	Insurance: Unfair Discrimination Against Subjects of Abuse in Insurance Act	All lines	It is unfairly discriminatory to deny, refuse to issue, renew, or reissue, cancel, or otherwise terminate, restrict, exclude or limit, or add a premium differential to an insurance policy or health benefit plan on the basis of the applicant or insured's abuse status.

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STATE	CITATION	LOCATION IN CODE	APPLICABLE LINES	PROVISIONS
NV (6/25)	N.R.S. 689A.413	Individual Health Insurance	Health insurance	Shall not deny a claim or refuse to issue a policy of health insurance because the claim involves an act of domestic violence or because the person applying for coverage was the victim of an act of domestic violence, regardless of whether the insured or applicant contributed to any loss or injury.
	NAC 686A.220	Insurance: Trade Practices and Frauds	Property & casualty	Insurer shall not deny or refuse or renew or charge a person a different rate that the insurer charges another person for the same coverage of property or casualty insurance because the person applying is, has been, or may be a victim of domestic violence.
	N.R.S. 695A.195	Insurance	Fraternal benefit societies	A society shall not deny a claim, refuse to issue a benefit contract or cancel a benefit contract solely because the claim involves an act that constitutes domestic violence pursuant to NRS 33.018, or because the person applying for or covered by the benefit contract was the victim of such an act of domestic violence, regardless of whether the insured or applicant contributed to any loss or injury.
	N.R.S. 695C.203	Insurance	HMOs	A health maintenance organization shall not deny a claim, refuse to issue a policy or cancel a policy solely because the claim involves an act that constitutes domestic violence pursuant to NRS 33.018, or because the person applying for or covered by the policy was the victim of such an act of domestic violence, regardless of whether the insured or applicant contributed to any loss or injury.
	N.R.S. 695D.217	Insurance	Dental plans	An organization for dental care shall not deny a claim, refuse to issue a policy or cancel a policy solely because the claim involves an act that constitutes domestic violence pursuant to NRS 33.018, or because the person applying for or covered by the policy was the victim of such an act of domestic violence, regardless of whether the insured or applicant contributed to any loss or injury.

NEVADA (cont.)

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STATE	CITATION	LOCATION IN CODE	APPLICABLE LINES	PROVISIONS
NV (cont.)	N.R.S. 689C.196	Insurance	Health benefit plans	Shall not deny a claim or refuse to issue a health benefit plan because the claim involves an act of domestic violence or because the person applying for coverage was the victim of an act of domestic violence.
	N.R.S. 689B.068	Insurance	Group policies	Shall not deny a claim or refuse to issue or cancel a policy of group health insurance because the claim involves an act of domestic violence or because the person applying for coverage was the victim of an act of domestic violence.
	N.R.S. 689B.550	Insurance	Group and blanket health	May not establish rules for eligibility based on conditions arising from acts of domestic violence.
	N.R.S. 689C.193	Insurance	Health insurance for small employers	May not establish rules for eligibility based on conditions arising from acts of domestic violence.
NH (6/25)	§ 417:4	Unfair Insurance Trade Practices	All lines	May not refuse to insure or limit coverage because proposed insured has been or may become the victim of domestic violence. This section may not result in civil or criminal liability.
NJ (6/25)	N.J.S.A. 17:48-6t; 17:48A-7s; 17:48E-35.18; 17B:26-2.1q; 17B:27-46.1t	Insurance coverage for each type	Group and individual health insurance, hospital service corp., medical service corp., health service corp.	Shall not deny benefits for expenses incurred in the treatment of injuries resulting from domestic violence.
	N.J.A.C. 11:4-42.1 to 11:4-42.5	Group Life, Group Health, and Blanket Insurance: Standards for Contract Provisions	Group health, group life, blanket insurance	Shall not limit or exclude benefits because a covered person suffers a loss due to domestic abuse; may not ask questions related to abuse on application.
	N.J.S.A. 17:29B-17	Trade Practices Regulation	All lines	An insurer, on the basis that the insured or prospective insured is or may be a victim of domestic violence shall not deny, refuse to issue or renew, cancel or otherwise terminate an insurance policy; restrict, exclude or limit benefits under an insurance policy; deny a covered claim incurred by an insured as a result of domestic violence; fail to pay claims arising out of abuse to an innocent claimant; or add a premium differential to any insurance policy.

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STATE	CITATION	LOCATION IN CODE	APPLICABLE LINES	PROVISIONS
NM (6/25)	§§ 59A-16B-1 to 59A-16B-10	Free-standing statute entitled “Domestic Abuse Insurance Protection Act”	All lines	Shall not deny, refuse to issue or renew or may not terminate policy or reduce benefits or charge a higher premium on the basis of a person’s abuse status. May not disclose confidential abuse information except for specified circumstances. Insurer that takes underwriting action adverse to victim must be able to demonstrate the action was in conformance with sound actuarial principles supported by reasonable statistical evidence.
	§ 59A-23E-11	Health Insurance Portability	Group health	May not establish rules for eligibility based on conditions arising from acts of domestic violence.
NY (6/25)	Ins. Law § 2612	Unfair Claim Settlement Practices; Other Misconduct; Discrimination	All lines	Shall not refuse to issue or renew, deny or cancel insurance policy, or charge higher premium because of domestic violence, or designate abuse as a preexisting condition. Requires health insurers and HMOs to provide insureds whose are victims of domestic violence with the option of providing alternative contact information. This option allows such insureds the ability to access their claims information and benefits in a manner that shields and protects them from their abuser.
NC (6/25)	§ 58-68-35	Health Insurance Portability and Accountability	Group health	May not establish rules for eligibility based on conditions arising from acts of domestic violence.
	11 NCAC 12.1902	Domestic Violence – Prohibited Acts	Health benefit plan	Shall not deny, refuse to issue, renew or reissue, cancel or otherwise terminate, restrict or exclude coverage or add a premium differential to any policy on the basis of an applicant’s or insured’s abuse status; may not deny a claim incurred by an insured as a result of abuse.
ND (6/25)	§ 26.1-04-03	Prohibited Practices in Insurance Business	Accident or health	It is unfair discrimination to consider an individual’s history or status as a subject of domestic abuse
	§ 26.1-39-24	Property and Casualty Insurance	Property and casualty insurance	May not base rating, underwriting, or claim handling decisions solely on whether applicant or insured suffers from domestic violence. If policy excludes property coverage for intentional acts, the insurer may not deny payment to an innocent coinsured who did not cooperate in or contribute to a loss arising out of domestic violence where the perpetrator of the loss is criminally prosecuted for the act causing the loss.

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OH (6/25)	§ 3901.21	Unfair and Deceptive Acts	Life and health insurance	Is an unfair practice to limit coverage or refuse to issue or renew coverage because insured or applicant is or has been a victim of domestic violence. May not inquire as to whether victim has sought protection. May underwrite for specific conditions that may have resulted from domestic violence under certain conditions. Do not need to issue life insurance if person who committed act of domestic violence would own policy.
OK (6/25)	36 Okl.St. Ann. § 4502	Group and Blanket Accident and Health Insurance	Group accident and health insurance	Eligibility or continued eligibility of any individual will not be based on any of the following health-status-related factors in relation to the individual or a dependent of the individual: health status, medical condition, including both physical and mental illnesses, claims experience, receipt of health care, medical history, genetic information, evidence of insurability, including conditions arising out of acts of domestic violence or disability.
	36 Okl.St. Ann. § 6060.10A	Mental Health and Substance Abuse	Health benefit plan	No health benefit plan shall deny coverage, refuse to issue or renew, cancel or otherwise terminate, restrict or exclude any person from any health benefit plan issued or renewed on or after November 1, 2010, on the basis of the applicant's or insured's status as a victim of domestic abuse as defined in Section 60.1 of Title 22 of the Oklahoma Statutes. May not deny a claim on the basis of the insured's status as a victim of domestic violence.
OR (6/25)	§ 746.015	Trade Practices	All lines	May not deny, cancel or refuse to issue or renew an insurance policy; demand or require a greater premium; designate domestic or sexual violence as a preexisting condition; or exclude or limit coverage for losses on the basis of the status of an insured or prospective insured as a victim of domestic or sexual violence.
PA (6/25)	40 P.S. §§ 1171.1 to 1171.15	Unfair Insurance Practices Act	All lines	Prohibits insurance company from denying, canceling or refusing to renew an insurance policy or restricting coverage, adding a surcharge, excluding benefits or applying an adverse rating factor to coverage for a domestic violence victim.

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STATE	CITATION	LOCATION IN CODE	APPLICABLE LINES	PROVISIONS
PR (6/25)	Ins. Reg. LXXIV (Rule No. 74)	Rules regulating the sale, solicitation, offer or marketing of insurance products.	Life and health insurance	A subsidiary corporation or its affiliates may not use the condition of a consumer or insured as a victim of domestic violence to discriminate in the sale, solicitation, offer or marketing of life or health insurance products as it relates to the underwriting, the cost of the insurance products, the renewal and the determination of the scope of coverage, or as it relates to the payment of claims for said products, except as required or permitted by law.
RI (6/25)	§§ 27-60-1 to 27-60-7	Unfair Discrimination Against Subjects of Abuse in Health Benefit Plans Act (free-standing statute based on NAIC model).	Health benefit plan	Denying, refusing to issue, renew or reissue, canceling or otherwise terminating a health benefit plan, or restricting or excluding health benefit plan coverage or adding a premium differential to any health benefit plan on the basis of the applicant's or insured's abuse status; excluding or limiting coverage for losses or denying a claim incurred as a result of abuse on the basis of the insured's abuse status.
	§§ 27-61-1 to 27-61-7	Unfair Discrimination Against Subjects of Abuse in Life Insurance Act (free-standing statute based on NAIC model).	Life	Denying, refusing to issue, renew or reissue, canceling or otherwise terminating, restricting or excluding insurance coverage on or adding a premium differential to a life insurance policy for an applicant or insured on the basis of the applicant's or insured's abuse status.
SC (6/25)	§ 38-71-860	Requirements for Issuers and Group Health Insurance Coverage Under the Health Insurance Portability and Accountability Act of 1996.	Group health and life insurance	A health insurance issuer offering group health insurance coverage in connection with a group health plan, may not establish rules for eligibility, including continued eligibility, of any individual to enroll under the terms of the plan based on any of the following health-status-related factors in relation to the individual or a dependent of the individual; evidence of insurability, including conditions arising out of acts of domestic violence.

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SD (6/25)	§ 58-33-13.3	Unfair Trade Practices	All lines	No insurer may ask any questions about an individual's status as a victim of domestic violence for the purposes of offering, selling, or renewing coverage; limiting coverage; or charging a rate different from that normally charged for the same coverage under any life or health insurance policy.
	§ 58-18B-27	Regulation of Small Businesses' Group and Blanket Health Insurance	Health	May not establish eligibility based on conditions arising out of acts of domestic violence.
	ARSD 20:06:46:07	HIPAA Rules – Nondiscrimination in the Group Market	Health	If a carrier subject to this chapter generally provides benefits for a type of injury, the plan or carrier may not deny an individual participant or beneficiary benefits otherwise provided under the plan for treatment of the injury if the injury results from an act of domestic violence.
TN (6/25)	§§ 56-8-201 to 56-8-206	Domestic Violence Victims Health Insurance Protection Act (free-standing statute based on NAIC model)	Health	May not deny, cancel, refuse to renew or restrict coverage on a person or require the payment of additional charges based solely on the fact or perception that the person is or may become the victim of domestic abuse; disclosure limitations.
	§ 56-7-2804	Health Insurance Portability, Availability and Renewability Act	Group health	May not establish rules for eligibility based on conditions arising from acts of domestic violence.
TX (6/25)	I.C. §§ 544.151 to 544.158	Prohibited Discrimination	Life and health benefit plan	May not deny, refuse to renew, cancel, or limit the amount of coverage because of an individual's status as a victim of family violence.
UT (6/25)	§§ 31A-21-501 to 31A-21-506	Insurance Contracts in General	Life, accident and health	May not deny, cancel, refuse to renew or restrict coverage on a person or require the payment of additional charges based solely on the fact or perception that the person is or may become the victim of domestic abuse; disclosure limitations. May not ask for or use any information to determine if insured or applicant is a victim of domestic abuse. No private cause of action.

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STATE	CITATION	LOCATION IN CODE	APPLICABLE LINES	PROVISIONS
VT (6/25)	No provision			
VI (6/25)	No provision			
VA (6/25)	§ 38.2-508	Unfair Trade Practices	All lines	No person shall consider the status of a victim of domestic violence as a criterion in any decision with regard to insurance underwriting, pricing, renewal, scope of coverage, or payment of claims on any and all insurance.
WA (6/25)	§ 48.18.550	The Insurance Contract	All lines	Shall not deny, refuse to issue, renew, reissue, cancel, or otherwise terminate, or charge a different rate for the same coverage on the basis that the applicant or insured person is, has been, or may be a victim of domestic abuse.
WV (6/25)	§ 33-4-20	General Provisions	Life and health	May not deny, refuse to issue, refuse to renew, refuse to reissue, restrict, cancel, or otherwise terminate, or add a surcharge to an insurance policy because an individual has been or may be a victim of abuse; may not exclude or limit coverage for losses or deny a claim incurred because an individual has been or may be a victim of abuse.
WI (6/25)	§ 631.95	Insurance Contracts Generally	All lines	May not refuse to provide or renew coverage or charge a different rate or deny a claim on the basis that a person is, has been, or is believed to be a victim of abuse. May use information about medical condition, even if the condition may have been caused by abuse. May deny life insurance benefits to beneficiary who is the perpetrator of the abuse that resulted in death. May refuse to name a person believed to be abuser as a beneficiary. May not disclose abuse information except as specified.
	§ 632.748		Disability	May not establish rules for eligibility based on conditions arising from acts of domestic violence.

DOMESTIC VIOLENCE LAWS

STATE	CITATION	LOCATION IN CODE	APPLICABLE LINES	PROVISIONS
WY (6/25)	§ 26-19-107	Group and Blanket Disability Insurance	Group disability and blanket insurance	A policy of group or blanket disability insurance shall not establish rules for eligibility, including continued eligibility, of any individual to enroll under the policy based on any of the following health status related factors in relation to the employee or an eligible dependent: evidence of insurability, including conditions arising out of acts of domestic violence.

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions.