

BUSINESS

NYS to probe insurers for denying people on PrEP

By Kevin Dugan

February 14, 2018 | 3:08pm



The PrEP medication Truvada

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New York's top regulator is planning to investigate insurance companies after a bombshell report showed that gay men were being denied life insurance coverage because they were taking HIV prevention medications.

Dr. Philip J. Cheng, a Harvard-educated urologist, said he was denied a life insurance policy and was offered a five-year policy instead after telling his insurer that he used Truvada, a drug that prevents the transmission of HIV, [according to the New York Times](#).

The treatments, referred to as PrEP (short for pre-exposure prophylaxis), are nearly 100 percent effective, studies have shown — but that wasn't good enough for some insurers.

Maria T. Vullo, superintendent of the state's Department of Financial Services, said that the practice amounts to discrimination.

"Insurers cannot choose to deny life and disability insurance coverage based on discriminatory reasons," she said.

"This is tantamount to penalizing applicants based on sexual orientation. DFS will not tolerate discriminatory treatment in the approval or denial of life, long-term care and disability insurance policies and will hold companies that discriminate accountable," she added.