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Overweight People Paying 'Fat' Premiums

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Some Denied Coverage Completely



SAN FRANCISCO Aug 27, 2007 (KGO) (KGO) -- Most people don't realize this but health insurance companies in California "routinely" charge people higher rates -- or deny them coverage based on one thing: how much they weigh.

Health insurance can be pretty expensive but what if you found out you couldn't get any health insurance at all?

Felicia Spruill of Hayward considers herself pretty healthy. Normal blood pressure, low cholesterol so it was a big shock when she bought health insurance.

"I just got cheated, that's what I feel."

She was automatically charged 50 percent more than the normal premium. Why? Because she weighs 182 pounds.

"If the person is healthy and everything is all good why should I be charged more?"

Marilyn Wann of San Francisco had it worse.

"I was denied health insurance and that outraged me because I'm in excellent health."

Marilyn can't get any individual coverage at all it's because she weighs 285 pounds.

"When health insurance companies said they wouldn't sell me health insurance at any price, what I heard is that they wish I would die."

So Seven On Your Side looked into it. Many don't realize it's perfectly legal in California to charge extra for individual health insurance or deny coverage all together based on how you tip the scales.

"People who have conditions that indicate they're going to have very high health care costs are not offered coverage", says Christopher Ohman of the California Health Plans Association
Christopher Ohman is president of the California Health Plans Association.

He says if you're not in a group plan, and you are overweight, insurance companies will charge you higher premiums and if you're obese, they deny coverage at all.

"Folks who are obese with a body mass index of 30 to 35 are at significantly higher risk for really terrible conditions."

The centers for disease control backs it up...saying heavy people are at greater risk for problems like heart disease, diabetes, stroke, and cancer.

Ohman says that's costly and screening out severely overweight people lowers the insurance costs for everybody else in California.

There are two and a half million people who have coverage and that coverage is on average 10 to 17 percent cheaper than other states.

So where does that leave heavy people?

Someone who's overweight or obese is going to face serious challenges for access to health coverage. Kim Belshe is California's Secretary of Health and Human Services.

She says some get jobs providing group medical coverage; others use public health programs and many are simply uninsured.

"Why they charge heavier people more money has a lot to do with discrimination and not a lot to do with caring about people's health", says Linda Bacon.

Linda Bacon is a UC Davis Physiologist, who writes books on healthy eating.

She says nutrition and exercise tell more about somebody's health than weight does and heavy people need access to a doctor.

"If people are getting health care in the first place they're much less likely to get those diseases."

ABC7 talked with several insurance companies which all have similar weight standards..

For example: a woman who's 5'4" and weighing 170 pounds would be automatically charged a higher premium. If she weighed 200 pounds, she'd be denied any coverage at all. A six foot tall man weighing two hundred twenty-two pounds would be charged extra too and at 260 pounds, no coverage at all.

Dr. Randall Stafford teaches classes on obesity at Stanford University.

"For some conditions, that obese person is going to be three to four to five times at greater risk than someone of healthy weight", says Randall.

Besides doing art, Marilyn Wann swims and bicycles.

"I do what I have to do to stay healthy, which is I get good nutrition and regular exercise. I don't go to the gym saying I hate my butt. I go to the gym saying I have a pretty fabulous butt and I'm going to shake it."