

# Newspaper first to offer domestic partner plan

By JOANNE WOJCIK

Most employers now providing health care benefits to employees' domestic partners are public entities, but the first to do so was a private firm.

A program at the Village Voice, the New York weekly, is the nation's oldest. It was negotiated as part of a 1982 labor contract with District 65 of the Distributive Workers Union.

Employees pay nothing for coverage for domestic partners. The paper self-funds the program and the union administers it, said Terry West, personnel manager for the Village Voice.

Eighteen of the paper's 231 employees participate in the plan. Thirteen of the partners enrolled are heterosexual; five are homosexual.

Another private employer offering domestic partner benefits is Ben & Jerry's Homemade Inc., the ice cream maker in Waterbury, Vt.

"Named partner" coverage underwritten by Consumers United Insurance Co. of Washington, D.C., was first offered to its 360 employees in November 1989, said Kathy Chaplin, personnel operations manager. Most of the 14 who have signed up so far are heterosexual, she pointed out.

To qualify for coverage, employees must prove they have lived with their partners for at least three months. Ben & Jerry's pays the full premium for salaried employees and their partners enrolled in the plan.

Salaried employees' domestic partners are also eligible to receive employer-paid dental coverage, also written by Consumers United.

Hourly employees pay 25% of dependents' premiums for both medical and dental coverage.

Others offering domestic partner coverage are public entities.

Since the city of Berkeley, Calif., began offering the benefits in 1985, 125 of its 1,515 employees have signed up, said Ray Bolerjack, senior personnel analyst.

Employees choose from four plans:

- A self-insured indemnity program with a preferred provider option. The city retains the first \$75,000 of risk per individual and purchases stop-loss coverage from Life Insurance Co. of North America, a CIGNA Corp. unit, to pay claims exceeding

that amount up to a lifetime maximum of \$1 million per individual.

- Two HMO options administered by San Francisco-based HEALS, the Personal Care Physician Health Plan, which were opened to domestic partners in 1987.

- An Kaiser Foundation Health Plan Inc. HMO that has provided first-dollar coverage to domestic partners since 1987.

The city's monthly contributions are \$132.70 for single coverage, \$264.40 for employee-plus-one coverage and \$351.34 for family coverage. Those amounts cover the Kaiser HMO in full, but employees must contribute toward the cost of the indemnity plan or the HEALS plans.

The city of Seattle extended medical and dental benefits to domestic partners and their children in May 1990. Human rights officials earlier said the city was violating an anti-discrimination law by not offering benefits to partners (*BI*, May 14, 1990).

To qualify for the benefits, city employees must complete an affidavit of marriage/domestic partnership and file it with their department head within 30 days of the commencement of employment, marriage or domestic partnership. Employees are required to attest to certain facts, including their responsibility for the partner's common welfare.

Employees that divorce or terminate a domestic partnership must file a statement within 30 days.

While employees who divorce can file a new marriage/partnership affidavit as soon as the divorce is final, those who terminate a domestic partnership must wait 90 days.

As of October, 361 affidavits were on file—about one-third for homosexual partners and two-thirds for heterosexual.

The city employs 10,000 workers.

As of October, 170 of the employees filing affidavits enrolled their partners in the health care plan and 187 enrolled partners in the dental plan.

In addition, 18 employees enrolled 20 children of domestic partners in the medical plan, while 23 employees enrolled 29 children of domestic partners in the dental plan, said Sally

Fox, the city's benefits manager.

For most employees and dependents, the city pays the full cost of medical and dental coverage. Uniformed police and fire department employees pay 20% of HMO premiums.

The city offers three health care programs:

- An indemnity plan underwritten by King County Medical Blue Shield of Seattle.

- Group Health Cooperative of Puget Sound, a Seattle-area HMO.

- Pacific Health, another Seattle-area HMO.

While the two HMOs agreed to insure the domestic partners by increasing the premium for all active employees about 2%, Blue Shield refused to cover the domestic partners, Ms. Fox said. So the city is self-insuring the medical benefits of employees' domestic partners in the indemnity plan. Blue Shield is administering claims, she said.

Employees and domestic partners are also offered a dental plan underwritten by Washington Dental Service of Seattle.

The benefits for domestic partners and their children are identical to those for employees' spouses, Ms. Fox said.

Turned down by 18 insurers fearing claims related to acquired immune deficiency syndrome, the city of West Hollywood, Calif., asked its broker to develop a self-funded plan when it extended health benefits to domestic partners in 1989.

"We created eligibility rules in order to fit around the city's 1985 domestic partner registration ordinance," said Jeffrey Miles, senior vp of Insurance Design Associates of Los Angeles, which also acts as claims administrator. "And when we couldn't find stop-loss insurance for the domestic partners, we capped the coverage."

Under West Hollywood's self-funded plan, the city self-funds 100% of employees' and dependents' health care expenditures up to \$20,000 per year. A specific stop-loss policy underwritten by Manufacturers Life Insurance Co. pays non-domestic partners' claims above that level.

## Business Insurance

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To be eligible for coverage, the employee and the domestic partner must file a "Statement of Domestic Partnership" with the city. Both people must also sign an "Affidavit of Employee/Domestic Partnership" under penalty of perjury.

Domestic partners are required by law to notify the city clerk when a relationship terminates.

Six of the city's 125 employees have opted for domestic partner coverage.

Contrary to insurers' assumptions that most partners would be homosexuals—a group considered at high risk of contracting AIDS—most of those enrolled are heterosexual, observed Kevin M. Fridlington, the city's senior administrative analyst.

The city of Laguna Beach, Calif., began offering domestic partner benefits in October.

When, like West Hollywood, it could not find stop-loss coverage for domestic partners, Laguna Beach also decided to cap partners' benefits, said Phil Hofmann, personnel officer.

However, Laguna Beach's cap is higher—\$50,000. After that point, Hartford Life Insurance Co. provides stop-loss coverage for employees and regular dependents up to \$1 million lifetime.

To qualify, employees must sign an affidavit that states they have lived together as domestic partners for at least six months. Three of the city's 210 employees have signed up, he said.

The city pays 100% of the premium for the employee's coverage and contributes the same amount for domestic partners as for spouses: \$260 per month.

Dental coverage is offered to employees, though not to domestic partners. Mr. Hofmann would not explain why.

Santa Cruz County, Calif., began offering domestic partner benefits under its self-insured indemnity plan April 30, 1990.

Only 25 of 1,950 employees have signed up, said Fruit Tully, employee relations manager.

At least one association-sponsored insurance program has been open to members' domestic partners for nearly a decade.

The American Psychological Assn. Insurance Trust has been providing health care benefits to members of the APA and their domestic partners since 1983, said a spokeswoman for the Washington, D.C.-based organization. Of the 1,500 policies currently in force, approximately 10 domestic partners are covered, she said.

APA members' domestic partners are subject to a one-year waiting period for coverage; spouses are covered immediately. ■