

Letter to the Editor

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Times Union
Letters to the Editor
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To the Letters Editor:

Regarding “Nurses Say They are Denied Life Insurance for Carrying Naloxone,” May 6; life insurers support the efforts of nurses and other “good Samaritans” to prevent the loss of life due to opioid overdose. We also support the use of “Standing Orders” that make the anti-overdose drug naloxone more accessible to prevent loss of life. As a result, we have no objections to the bill in the New York Legislature prohibiting life insurers from denying someone benefits or increasing their rates solely because they were prescribed the opioid blocker naloxone.

As an industry dedicated to promoting long, healthy lives, the staggering loss of life resulting from the opioid epidemic strikes at the nation’s overall well-being and the core of our industry. Life insurers laud the families and medical professionals at the forefront of combating this crisis.

While life insurers fully support the use of naloxone by good Samaritans, information on an applicant’s medical record or prescription history report about a prescription for naloxone may prompt additional questions and a deeper review of the request for coverage and reason for the prescription. Indeed, a life insurer would not be doing its job of assessing the risks it assumes on behalf of current and future policyholders if it did not notice and evaluate such a prescription. That is why life insurers ask applicants to provide all medically relevant information when seeking coverage.

Sincerely,

Susan Neely
President & CEO
American Council of Life Insurers (ACLI)
Washington, D.C.

Mary A. Griffin
President & CEO
Life Insurance Council of New York (LICONY)
Albany, New York