

on being a gay parent

by brett webb-mitchell :: *qnotes* contributor

The Insurance Game

Here's the situation: I have healthcare insurance, that includes dental, death, disability and part of my retirement plan, through my employer's comprehensive. This program covers my two children and me.

My partner has his health insurance program and retirement program through the state of North Carolina because he is an employee of the state.

Because of the rules of the insurance game we are not considered a couple, or a family, even though in all reality we are very much a family, with kids and dogs in tow, in every respect that a heterosexual couple is. So our healthcare benefits are double what other couples pay for who are either heterosexuals and married, or are fortunate to work in a place where there are same-sex health benefits.

Here's where it gets even more interesting: my partner, who works at a state institution of higher education, is re-



sponsible for signing off on any graduate student in a same-sex partnered relationship who is then able to procure same-sex benefits for his or her partners. The irony is he cannot get the same benefits for us as a couple as a state employee.

Now this is where it gets tricky and becomes a matter of injustice: we have friends who are both employees of the state, working in the same institution of higher education. They are in a same-sex marriage, having been wed in the state of Massachusetts. However, this marriage is not recognized in North Carolina. One of the women, who recently had a child through in-vitro fertilization, recently had a flare up her multiple sclerosis (MS) because of the pregnancy and healthy birth of a child. Because of the MS flare-up she has gone on a health-related or sick leave of absence. However, doing so means she no longer has health

insurance for her or the baby. And, her partner's insurance coverage does not cover her married-partner or the child that she is also a parent to because the child is — in the state of North Carolina — a dependent upon the single mother (who really isn't a single mother) who is now on sick leave.

Is this crazy or what?

And, the current federal reform of healthcare does not touch the commonality of this situation. I know of other same-sex partners who face the same high cost of health care, each person having to pay separately because of the rules of the federal, state, local and private firms we are employed by. And, I know many others whose COBRA programs have recently run out whose partners cannot cover them in their healthcare plans. For such couples, they simply pray that nothing catastrophic happens to the partner without the insurance that they cannot afford currently.

Clearly it is time to work toward change so that all may have family health insurance, whether a couple is in a straight or LGBTQ-coupled relationship. It is both an issue of justice, but also of compassion, regardless of one's political, philosophical, theological or ideological position. ::

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