



Gender Neutral Identification

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In recent years, several states or jurisdictions have enacted Gender Neutral Identification laws (AR, CA, CO, D.C., ME, MN, NYC, OR, UT, WA) and more are anticipated in the future.

States gender neutral identification rules allow residents to enter a non-binary gender identification on legal documents such as driver's licenses, id cards and birth certificates, and eliminate the requirement for a physician's confirmation as to person's gender identity. "Non-binary", or "X", is a catch-all category for gender identities that are outside the gender binary because they are not exclusively male or female.

While existing laws do not apply directly to insurance companies or financial institutions (e.g. they do not require insurers or financial institutions to amend their operations to account for individuals' designations of themselves as gender neutral), Guardian is very sensitive to issues of gender identity and is supportive of individuals' personal gender identification.

Currently Guardian forms, enrollment and claims systems are programmed to accept only a Male or Female gender designation. Guardian's systems cannot accept a third gender identity such as "non-binary" or "X". A covered person's gender (M or F) must be entered into Guardian's various operating systems in order for us to install the case and administer the coverage. For this reason, Guardian requires all persons enrolling in group coverage choose one of the two currently available options (male or female). If male or female gender is not chosen, it is to be requested of the employer/customer. If none is given, Guardian will have to designate individual gender best we can, presumption of gender based on a person's first name. It is Guardian's strong preference that all enrollees designate the gender (male or female) they deem most appropriate themselves, rather than us making the designation for them.

Guardian is currently reviewing the impact of a third gender designation on its enrollment, claims and administrative systems with an eye toward potentially including a third gender designation in the future. In the interim of any prospective process changes on our end, Guardian will, at an enrollee's request, notate a person's preferred gender identity in our files.

For Agent/Broker Use