

Give the People Light and they will find their own way.

The Wisconsin Light

ACT-UP Pulls Rug From Under **Galaxy Carpet**

By Tim Grair and Doug Radtke

[Milwaukee]- On Thursday, January 25, 1990, ACT-UP-Milwaukee joined with AIDS activists from around the country including ACT-UP New York to deluge the corporate offices and order desk of Galaxy Carpet Mills with phone calls demanding that they rescind their discriminatory health insurance policy on AIDS coverage.

The flood of calls, known as a "phone zap", came at the initiation of ACT-UP New York. Over 500 phone calls were made during the zap.

Galaxy, which is based in Chatsworth, Georgia, is one of America's largest carpet mills.

The zap took place after it was learned that Galaxy had instituted an employee health insurance policy that placed a cap of \$10,000 on (lifetime medical reimbursements for people living with AIDS. The limitation could be waived only if "the infection or disease process (AIDS) described was involuntarily acquired by means other than sexual contact or drug abuse." There were no comparable limitations on benefits for other diseases.

Evan Wolfson of the Lambda Legal Defense Fund said, "If you have cancer and you need a transfusion, you're covered. But if you need the exact same procedure because you have an HIV-related condition, you're not."

In response to this discriminatory practice, the Insurance and Health Access Committee of ACT-UP New York sent letters to the heads of Galaxy and to Allied Benefits Systems of Chicago which administers Galaxy's insurance policy. The letters demanded that Allied and Galaxy rescind their discriminatory policies. When neither company complied, ACT-UP New York called for the phone zap.

On February 1st, the zap was repeated, this time directed against Allied Benefits Systems.

As a direct result of these two zaps, Galaxy and Allied agreed to eliminate the clauses that discriminate against people with AIDS effective February 15, 1990.

ACT-UP Milwaukee is a diverse, nonpartisan group of individuals united in anger and committed to direct action to bring about an end to the AIDS crisis. The group meets with government and public health officials and engages in the research and distribution of the latest medical information.

We protest and demonstrate: We Are

Proposed Health Insurance **Bill Raises Controversy**

By Terry Boughner

Wisconsin [Milwaukee]-State Assembly Bill 766, popularly known as "The Golden Rule Insurance Bill" is the subject of controversy. The name comes from the Indianapolis-based Golden Rule Insurance Company one of the bill's chief advocates. The measure whose principal sponsor is State Rep. Tim Carpenter (D-Milw), is currently before the Assembly Health Committee.

AB 766 would prohibit an insurer from requiring an HIV test as a requirement for issuing a policy. However, the bill would permit denial of coverage or an exclusion to policyholders if "objective manifestations of the infection" (not specified in the bill) show up within the first 12 months after the policy is issued. This is known as "post-claims underwriting." It is this exclusion that seems to be at the heart of the controversy surrounding the bill.

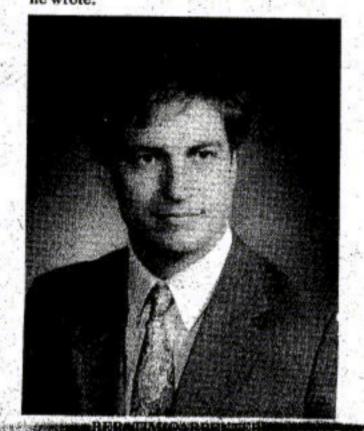
Robert D. Haase, the State Insurance Commissioner wrote in a letter to Carpenter that "Our office does not approve policies that contain such an exclusion (as AB 766)." He further wrote that the 12 month period would be like "denying a fire claim within the first year of the homeowner's policy."

Haase pointed out that even if under AB766 there is no requirement for an HIV test, "the insurer can still ask HIV-related questions as a part of the application and deny coverage on the basis of the answers.

Dismas Becker, representing Golden Rule, in a memo to Carpenter said, "We have agreed to amend the bill so that no questions could be asked regarding the testing for HIV. All-questions would be limited to whether the applicant had any manifestations of AIDS."

Jeffrey Levi, executive director of the National Gay and Lesbian Task Force (NGLTF) in a letter to J. Patrick Rooney,

chief executive officer of Golden Rule dated April 25, 1988, called the plan "a creative alternative"; one that "assures that an individual's decision to be tested will indeed be a voluntary one." However, Levi noted that the issue of a contestability period as a substitute for testing had not been addressed by those forming AIDS coverage guidelines, "In my view these are very different issues." he wrote.



Civil Rights Project in San Francisco. writing to Rooney on June 8, 1988, congratulated Golden Rule "for making a positive step in resolving the AIDS insurance crisis." However, Schatz made TURN TO AB766, PAGE 11

Helms Defeated as U.S. Senate **Passes Hate Crimes Act**

[Washington, D.C.]- In an historic moment for the Gay and Lesbian community, the U.S. Senate on February 8, 1990, voted 92 to 4 to pass the Federal Hate Crimes Statistics Act. Included in the majority voting for the measure were Wisconsin Senators Robert Kasten (R) and Herb Kohl (D).

Before voting for passage, Senate lawmakers rejected, by 77-19, a move by Senator Jesse Helms (R-NC) to attach a four-part anti-Gay amendment to the bill.

The bill occupied the Senate for most of the day because of Helms' opposition. The North Carolinian talked at length about his views on homosexuality, assailing Gay rights protesters for a demonstration last Dec. 10 in New York's St. Patrick's Cathedral and denouncing "the homosexual apologists in the media and in politics."

The Senator asserted that homosexuals had repeatedly come into his office in Raleigh last year and stroked and fondled each other "in the presence of the ladies who work in that office."

The landslide vote marks the first time in the history of the Senate that the pervasive problem of anti- Gay and Lesbian violence has been addressed, the first time Gay- positive legislation has passed the Senate, and the first time the Gay and Lesbian community has defeated Helms on an up-or-down Gay-related

The bill requires the U.S. Department of Justice to "acquire data about certain crimes which smanifest avidance of projudice based on face, religion, sexual orientation, of ethnicity."

The bill passed with an amendment offered by Senators Paul Simon (D-IL) and Orrin Hatch (R-UT), two major sponsors of the legislation. The amendment reads, "Congress finds that: (1) The American family life is the foundation of American society; (2) Federal policy should encourage the well-being, financial security and health of the American family; (3) Schools should not de-emphasize the critical value of American family life; and (4) Nothing in this act shall be construed, nor shall any funds appropriated to carry out the purpose of the act be used to promote or encourage homosexuality."

The Simon-Hatch amendment was considered a "pre-emptive strike" by bill supporters in an effort to head off a Helms' amendment.

amendment, The Helms overwhelmingly defeated by the Senate, stated, (1) The homosexual movement threatens the strength and the survival of the American family as the basic unit of society; (2) State laws prohibiting sodomy should be enforced; (3) The federal government should not provide discrimination protections on the basis of sexual orientation; and (4) School curriculums should not condone homosexuality as an acceptable lifestyle in American society.

"Senators Simon and Hatch deserve considerable credit for passage of this bill," said Peri Jude Radecic, legislative director of the National Gay and Lesbian Task Force (NGLTF), the chief Gay/Lesbian lobbying organization for the bill. NGLTF's Robert Bray pointed out that the term "American family" in the Simon-Hatch amendment most certainly includes Gay and Lesbian families and should be understood as such.

Senator Hatch's support of the Gay/Lesbian position came as something of a surprise. However, Hatch indicated that he became convinced of the need to include Gays and Lesbians in the bill after learning of the terrible acts of violence committed against them and the consequent necessity for protection. "We may disagree with that life style," the conservative Hatch told the Senate, "but they are human beings and should not be brutalized."

Williams Pushes **Parental Choice** School Bill

[Milwaukee]-Wisconsin State Representative Annette Polly Williams (D-Mil.), spoke on her parental choice program to a meeting of the Milwaukee Chapter of Black and White Men Together (BWMT) on Saturday, February 17.

Williams', a long-time crusader for civil rights and the rights of the poor and minorities is the primary sponsor of AB 601, a bill which would allow up to 1,000 low-income, inner city parents to send their children to non-sectarian, private schools. There are, according to Williams, six such schools in Milwaukee. The money would be provided by the state and would be limited to the public school district's cost of educating a student. The program, if enacted, would be unique to Wisconsin. The program which, Williams said, would give parents a choice, "is the difference between empowerment and enslavement."

Williams told BWMT members that she did not have a high opinion of the Milwaukee Public Schools (MPS), "It is a bankrupt system," she said. She said also that there were some good teachers in MPS, but "they are hampered by bureaucracy."

Williams came out strongly against removing the residency requirement for MPS teachers. "They should live where they earn their money," she said.

Williams told BWMT that "since 1960, Milwaukee has lost 200,000 whites; white-flight which she called "de-facto segregation. She said there are currently 17 schools in Milwaukee that are one hundred percent Black. By 1995, Milwaukee, she said, "will be a Black city:

Finally she told the group, "We gotta fight." and added, "I'll be the one leading the revolt to destroy the

English Elected President Of Milwaukee Pride Committee

[Milwaukee]-Milwaukee's Gay/Lesbian Pride Committee '90 has elected a new executive committee. Jim English was chosen as President, Tim Hansen as Vice President, Scott Gunkle as Secretary and Cirina King as Secretary. In addition, Gary Wells as accepted the position of Volunteer Co-

Madison AIDS Support Network **Seeks Volunteers**

[Madison]- The Madison AIDS Support Network (MASN) is seeking individuals to fill positions in daytime Practical support (supporting people with HIV infection in daily chores such as transportation, cooking, cleaning etc.) and Emotional Support Volunteers. Training is provided. A one-year commitment is required. If you are interested or have more questions please give Tim O'Brien a call at 255-1711 between 8:30 and 4:30 p.m.

ordinator for the Committee.

Members of the new executive committee are planning on attending the Midwest Regional Gay/Lesbian Pride Conference in Wichita, Kansas, March 9-11. There they will meet to discuss and exchange ideas with Pride Committees from around the region.

Pride Week '90 will be June 16-24 with the parade and rally taking place on Saturday, June 16.

volunteers. Any and everyone is needed

and welcome. To volunteer, just call

English said that a real need now is for-

"Our 1990 theme of Look to the Future: The Gay '90's, is one filled with hope and dreams of the future," English said. "We intend to begin the '90's with a Pride Celebration so that all members of our community can join in to one big fellowship of spirit and pride. We hope that 1990 Pride will mark a major decade of change for all members of society and that we can walk together, all united under one banner of humankind."