

# Repeal of the Alcohol Exclusion Law

## What is the Alcohol Exclusion Law?

In 1947 the Alcohol Exclusion Law was embedded in the model Uniform Accident and Sickness Policy Provision Law (UPPL). The law allows insurers to deny coverage to individuals injured as a result of being under the influence of alcohol or narcotics.

Though the National Association of Insurance Commissioners, the very group that created the law in 1947, advised repealing it in 2001, the law **remains in effect** in most states. To date, fifteen states and the District of Columbia have successfully repealed the law.

## Unintended Consequences of the Alcohol Exclusion Law:

- Threatens public health
  - + Discourages alcohol screening and treatment
  - + Contributes to drunk driving injuries and fatalities
- Increases costs
  - + Part of \$19 billion annual bill for alcohol-related health care costs
- Impedes law enforcement
  - + Allows drunk drivers to escape detection
  - + Inhibits identification of people with alcohol problems before they drive drunk

## Benefits of repeal:

- Increase alcohol detection and treatment
  - + 28 fewer drinks per person per week after intervention
  - + 48 % reduction in hospital readmissions for medical care
  - + \$3.81 return for each dollar invested in intervention
- Improve public safety
  - + increase detection of drunk driving
  - + reduce repeat drunk driving

Repeal the  
Alcohol Exclusion Law  
by supporting

**S.467 (Hayes)**  
and  
**H. 3650 (Gullick)**

