

Laws allowing insurers to deny alcohol-related claims do not deter drinking, study suggests

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State laws designed to prevent dangerous drinking behaviors do not appear to have that effect, according to a study published in *Alcoholism*:

Clinical and Experimental Research. Alcohol exclusion laws allow insurance companies to deny payment for injuries caused by alcohol consumption and were adopted more than seventy years ago to prevent problem drinking and related insurance costs.

But a [rigorous analysis](#) of drinking behaviors found no evidence that repealing these laws increases [alcohol consumption](#) or binge drinking. Previous reports have found these laws to be a barrier to screening and treatment for alcohol issues, resulting in billions of dollars in added health care costs.

The authors of this study examined whether the rationale for alcohol exclusion laws—that they deter problem drinking—is supported by evidence. They compared drinking behaviors in [states](#) that had repealed their alcohol exclusion laws with those that never had these laws and those that continue to have them.

Overall, the study found no meaningful change in alcohol use patterns after the repeal of alcohol exclusion laws. People living in states that had repealed alcohol exclusion laws had higher odds of binge drinking than those that never had alcohol exclusion laws. They had lower odds of consuming alcohol in the prior month compared with people living in states that never had alcohol exclusion laws and those living in states that still have alcohol exclusion laws.

However, in both cases, the effects were small, and there was no discernable difference in alcohol consumption or binge drinking after adjusting for state-specific variables. These state-specific variables include states' blood alcohol concentration laws, cannabis laws, alcohol excise tax, median household income, and the proportion of the population with [health insurance coverage](#).

The study analyzed responses from more than 7.5 million U.S. adults

who answered telephone surveys from 1993–2017 as part of the Behavioral Risk Factor Surveillance System, an annual telephone survey conducted by all fifty states, which asks U.S. residents about demographic information, health and risk behaviors, including alcohol consumption patterns.

Alcohol Exclusion Laws began to be adopted by states following the recommendation in 1947 of the National Association of Insurance Commissioners (NAIC), which reasoned that people would not engage in problem drinking if they knew that insurance would not cover claims for [physical injuries](#) caused by alcohol consumption. In 2001, NAIC reversed its position and recommended the repeal of these laws, recognizing alcohol dependency as an illness requiring treatment. Alcohol exclusion laws have been repealed in some states but remain in effect in at least 23 states.

More information: Sunday Azagba et al, Does state repeal of alcohol exclusion laws increase problem drinking?, *Alcoholism: Clinical and Experimental Research* (2022). [DOI: 10.1111/acer.14942](https://doi.org/10.1111/acer.14942)

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