Health Cover(age)ing

Rebecca L. Rausch, Seattle University
TABLE OF CONTENTS

I. Introduction .......................................... 202 R

II. Fatness and Health Insurance ........................ 206 R
   A. The Communitarian Model of Health Care ........ 207 R
   B. An Anti-Communitarian Development: Health
      Insurance Fat Taxes ............................... 212 R
      1. The Alabama Program ........................... 212 R
      2. The Arizona Proposal ........................... 215 R
      3. Programs in Corporate America ................ 215 R

III. Facts of Fatness ...................................... 218 R
   A. Weighing the Body Mass Index .................... 218 R
   B. Fatness Medicalized and Vilified .................. 223 R
   C. Misleading Reliance on Science ................... 228 R

IV. Systemic Implications of Health Insurance Fat Taxes:
    Fat Covering .......................................... 230 R

V. Fat Rights, Healthy Bodies, and Existing Legal
    Regimes .............................................. 238 R
   A. Title VII and the ADA ............................ 239 R
   B. The ACA .......................................... 240 R
   C. Collective Cover-up ................................ 243 R

VI. Conclusion ............................................ 250 R

There is perhaps no greater fiction in the United States than the idea that we
are worried about being fat because of its implications for our health . . . [I]t
is not because our obesity actually represents a verifiable health threat.
Rather, it is because we are afraid of fat.1

1. J. ERIC OLIVER, FAT POLITICS: THE REAL STORY BEHIND AMERICA’S OBESITY EPIDEMIC 76 (2006); see also Pat Lyons, Prescription for Harm: Diet Industry Influence, Public Health Policy, and the “Obesity Epidemic,” in THE FAT STUDIES
I. INTRODUCTION

Fearing fatness\(^2\) blinds America from certain realities of body size, health status, and access to health care. American society, through the health care system and other mechanisms, has created a fat-thin dichotomy within which thin is good and fat is bad.\(^3\) Recently, employers began reinforcing this dichotomy by imposing on employees whose weight renders them “obese” on the Body Mass Index (BMI) certain additional health insurance costs—referred to herein as health insurance fat taxes.\(^4\) Stated otherwise, if an employee’s BMI exceeds the employer-prescribed limit, that employee must pay more for health insurance than his or her thin colleagues, unless the fat

\(^2\)READER 75, 75 (Esther Rothblum & Sondra Solovay eds., 2009) (“Fear of fat is not new . . . .”)

\(^3\)This Article employs the terms “fat” and “fatness” instead of “obesity” or “overweight” in an attempt both to reclaim the word “fat” and to avoid constant indirect support for the medicalization of fatness. See, e.g., ANNA KIRKLAND, FAT RIGHTS: DILEMMAS OF DIFFERENCE AND PERSONHOOD, at ix (2008); Deborah L. Rhode, The Injustice of Appearance, 61 STAN. L. REV. 1033, 1036 (2009). Use of the words “obese,” “morbidly obese,” and the like is intended to specifically reference a Body Mass Index category. See Rhode, supra, at 1036. Hopefully, these terms appear only when necessary to the analysis.

\(^4\)To be fair, the additional costs that employers impose on fat employees for their health insurance are not truly taxes. Taxes are fees or charges imposed by the government on people and other entities for purposes of raising public revenue. See F. P. Ramsey, A Contribution to the Theory of Taxation, 37 ECON. J. 47, 47 (1927); Alvin C. Warren, Jr., Comment, Fairness and a Consumption-Type or Cash Flow Personal Income Tax, 88 HARV. L. REV. 931, 932 (1975) (quoting William Andrews, A Consumption-Type or Cash Flow Personal Income Tax, 87 HARV. L. REV. 1113, 1165–66 (1974)). Taxes frequently apply to particular population groups—for example, wage-earners. Similarly, health insurance fat taxes apply to a particular segment of people, for example, those whose BMIs are too high. With the advent of mandatory health insurance and the increasing popularity among employers to charge more for fat people to access health coverage, as discussed herein, these higher charges essentially function like a tax—they are universal charges applicable to everyone in the target population group. Cf. Alice G. Abreu, Taxes, Power, and Personal Autonomy, 33 SAN DIEGO L. REV. 1, 4-6, 9-12 (1996); Alice G. Abreu, Untangling Tax Reform: Simple Taxes, Complex Choices, 33 SAN DIEGO L. REV. 1355, 1377-78 (1996). Indeed, one noted scholar identifies the mandatory union membership of the 1950s and the unions’ collective bargaining for health insurance through employment as a “private tax system:” The union shop, which in the early fifties made union membership mandatory for over two thirds of the production work force, enabled the unions to establish a “private fiscal system” able to levy a “tax” for health insurance. The government supported this private tax system by making employers’ contributions into it exempt from the government’s own taxes. Private voluntary insurance was neither strictly voluntary, nor strictly private, but its compulsory and public features were hardly noticed.

Paul Starr, THE SOCIAL TRANSFORMATION OF AMERICAN MEDICINE 334 (1982). With the individual mandate, the private tax system is now becoming more of a widespread reality.
employee attempts to slim down or provides the employer with a doctor’s note stating that the weight cannot be lost. Employers use these health insurance fat taxes to unevenly pass through to employees the costs of health insurance coverage, in an effort to reduce their own contributory costs for that insurance. Simultaneously, employers reduce the insurance costs for thin employees who do not, at least based on their body size, drive up the overall costs.

Essentially, health insurance fat taxes increase the costs of fatness. Those costs, however, are not limited to budgetary bottom lines. Fatness carries a heavy weight of systemic stigma. Fat individuals are viewed as lazy, slovenly, and lacking self-control. In general, fat people earn less money, find love less frequently, and feel more self-loathing than their thinner counterparts. They are subjected to tormenting and teasing regularly, at schools, places of work, and the grocery store. The costs of fatness run deep.

Rather than contributing to a solution, health insurance fat taxes contribute to the problems by imposing both overt and covert penalties for fatness. The overt financial and access repercussions speak for themselves. Covertly, health insurance fat taxes force fat individuals to cover their fatness. Professor Kenji Yoshino describes covering as one of three methods of forced assimilation, the other two—converting and passing—being slightly better known. Converting occurs when individuals are socially required to fundamentally change an underlying identity. Passing occurs when individuals maintain the underlying identity, but are socially required to hide it. Covering occurs when individuals acknowledge and embrace the underlying identity, but are socially required to make that underlying identity easier for others to ignore. “Covering means the underlying identity is neither altered nor hidden, but is downplayed. Covering occurs when a lesbian both is and says she is a lesbian, but otherwise makes it easy for others to disattend her orientation.” Covering is systemically problematic for at least three reasons: first, it creates and reinforces social norms about people’s identities; second, it undermines individuals’  

5. See infra section II.B.  
6. See infra section II.B.  
7. See infra section II.B.  
8. See Oliver, supra note 1, at 72–76; Rhode, supra note 2, at 1037–41.  
9. See, e.g., Rhode, supra note 3, at 29.  
10. See, e.g., id. at 26–27.  
13. Id. at 772.  
14. See id.  
15. See id.  
16. See id.  
17. Id.
senses of self and self-worth; and third, it misplaces focus on a singular component of people’s identities when identities are rarely that simple. As will be explained further in Parts IV and V, this Article posits that health insurance fat taxes force fat individuals to cover their fatness by mandating an implicit acknowledgement that fat is bad and unhealthy. To escape the financial penalties, fat people must either follow a weight loss program, attempting to convert but probably failing, or state that their fatness is beyond their control, rendering them helpless and victimized. Health insurance fat taxes do not hit fat people only in their wallets. This developing regime also strikes at personhood and identity by requiring fat individuals to admit and embrace the socially constructed vision of their bodies as plainly wrong.

These health insurance fat taxes classify individuals as good or bad, desirable or objectionable, rewarded or penalized, because of an identified health status factor that is evaluated on a scale having no basis in medical science and that might be wholly arbitrary vis-à-vis actual health. As will be discussed here, scientists dispute the causes of fatness. One school of thought believes that fatness is a disease caused by genetics and other biologics, rendering fatness basically immutable. Another school of thought believes that fatness is wholly mutable, caused not by biology but by choice and environmental factors, such as sedentary lifestyles and diets too rich in calorie-dense foods. The truth probably lies somewhere between these two extremes, involving both nature and nurture, but that truth currently escapes modern science. Assuming such a combination of causes, health insurance fat taxes both penalize for an immutable characteristic (nature) and make the health care system more difficult for fat people to access by increasing coverage costs, which access they arguably need in order to change their body size (nurture). As discussed in Part III, the health care system presents fiscal, social, and emotional challenges for fat people; making the system even harder to access seems to miss the public policy mark.

In addition, the effects of fatness are more complex than modern medical science can yet fully appreciate. Perhaps fatness causes diabetes, coronary artery disease, and other health problems. Conversely, perhaps fatness is merely a symptom of other conditions that standing alone has no causal relationship with overall health, despite

19. Studies show that up to 95% of diets fail. See Lyons, supra note 1, at 77.
20. See, e.g., Rhode, supra note 3, at 24–25; infra section III.A.
21. See infra section III.B.
22. See infra section III.B.
23. See infra section III.A.
any apparent correlative relationships. Fat people can have normal cholesterol counts, blood pressure, and blood sugar levels, but they are nonetheless financially penalized for their fatness under the health insurance fat tax regime. Either way, this new regime is flawed. If fatness causes other health problems, then fat people are precisely the ones who should be accessing the health care system, and yet they are also the ones who, because of health insurance fat taxes, face additional obstacles on their way to that system to manage their condition. Alternatively, if fatness is a symptom of something else and on its own yields no serious health consequences, then the penalty relates to an arbitrary and irrelevant physical characteristic. Though the science can be debated, at bottom, the science bears limited relevance to the underlying argument set forth herein. Why choose fatness as the predominant identifier of increased health access costs? The answer must be that America fears fat; no similar access cost increase exists for the underweight, even though that body size can lead to significant health detriments and drive up the cost of care. Further, where the public policy goal is to encourage people to be healthier, imposing health insurance fat taxes seems like a poor methodological choice.

Though uneven costs based on an arbitrarily selected physical feature might seem discriminatory, health insurance fat taxes are perfectly legal under federal law. The Americans with Disabilities Act of 1990 (ADA) and Title VII of the Civil Rights Act of 1964 (Title VII) generally do not protect people because of their fatness. The recently enacted Patient Protection and Affordable Care Act of 2010 (ACA) also permits this new regime to continue, under guise of wellness programs. Ironically, despite the name, these programs do not necessarily measure wellness, nor are they required to do so.

The legality of health insurance fat taxes generates another set of questions, namely, why the law functions in this particular way and whether it should function differently. This Article posits that the

24. See, e.g., Katherine M. Flegal et al., Excess Deaths Associated With Underweight, Overweight, and Obesity, 293 J. AMER. MED. ASSOC. 1861 (2005); Rhode, supra note 3, at 41 (“Recent research finds that moderately overweight individuals have the lowest mortality rates of any weight group; thin individuals who match cultural ideals have the highest rates. Low body weight compromises reproductive and work capacity, and predicts a greater frequency of sickness.” (citation omitted)).
27. See infra section V.A.
29. See infra section V.B. The wellness program provisions are also known as the Safeway Amendment. See Kristin M. Madison et al., The Law, Policy and Ethics of Employers’ Use of Financial Incentives to Improve Health, 39 J.L. MED. & ETHICS 450, 451 (2011).
30. See infra section V.B.
current functionality reflects a different type of covering, by which society forces itself to make certain of its underlying identities—in this case, anti-fat bias—a little less obvious. While this is not the individualized covering Professor Yoshino originally discussed, this Article attempts to expand upon that conception. As a whole, society avoids admitting that its shortcomings, such as anti-fat bias, exist. Collective society pushes to cover its collective flaws. Specifically, systemic fear of fatness and losing the currency ascribed to thinness allows the law to permit the existence and growth of this new regime. Health insurance fat taxes exemplify the concept of what will be termed herein as collective cover-up.

Part II explores fatness and health insurance, focusing on the contrast between the traditional communitarian health care model and health insurance fat taxes. This Part also details various health insurance fat tax programs either implemented or proposed across the country. Part III critiques the science of fatness, manifested through BMI and the construction of fatness as a disease. Part IV discusses the systemic implications of fatness, manifested through the medical profession, and draws certain parallels between social treatments of fatness and queerness. These parallels provide a useful basis for applying Professor Yoshino’s covering theory to fatness. Part V examines legal regimes that generally seem as if they might prohibit the anti-fat discrimination of health insurance fat taxes, but do not. Using these legal regimes as a lens, Part V then explores the expansion of covering to the whole of society and the ways in which fatness begets collective cover-up. Finally, Part VI offers some concluding thoughts and questions about how the law might push social norms such that anti-fat discrimination could become somewhat less pervasive and public health goals might be better achieved.

II. FATNESS AND HEALTH INSURANCE

Health care in America has proceeded under a community-based model within which people do not usually pay extra for insurance coverage based on health status. Health insurance fat taxes, however, change that paradigm. This Part provides a historical perspective on the American communitarian health care model, followed by detailed descriptions of health insurance fat taxes and similar schemes, which schemes represent a notable shift away from that communitarian model.

2012] HEALTH COVER(AGE)ING 207

A. The Communitarian Model of Health Care

The foundation of our health care finance system rests upon communitarian ideals.32 American health insurance plans originated in the period following the Great Depression as a method of creating a more reliable flow of payment to hospitals for services rendered.33 These hospital-sponsored health plans, which eventually became the Blue Cross plans, operated on a community rating system through which each plan beneficiary paid the same premium costs, determined based on geography, irrespective of the beneficiary’s other health status factors.34 These hospital plans quickly gained popularity and by 1937, one million people were covered.35 Physicians saw the success of the Blue Cross hospitals plans and soon created similar Blue Shield plans, also operated on a community rating basis.36

While most of the early Blue Cross and Blue Shield beneficiaries enrolled individuals or groups based on geographic communities, the health insurance enrollment system soon shifted to an employer-based model, creating communities through the workplace.37 In 1954, the Internal Revenue Service overhauled the tax code such that employer contributions to health insurance premium costs, as a non-taxable form of compensation and a claimed business expense for employers, became more cost-effective than other forms of employee compensation.38 In light of the tax and other incentives for employers, including rebates offered by commercial insurers, by the late 1950s, health insurance was a standard component of employee compensation packages offered by most major employers.39 Rates of employee enrollment in employer-sponsored health insurance continued to rise,40 reaching a peak of 66.8% enrollment of non-elderly Americans in 2000.41 Though employer-sponsored insurance enrollment

35. Austin & Hungerford, supra note 34, at 3.
36. Bovbjerg et al., supra note 33, at 143.
37. Austin & Hungerford, supra note 34, at 6.
38. Id. at 5; Bovbjerg et al., supra note 33, at 145.
has declined since the peak, more than half of non-elderly Americans still obtain coverage through this method. The number of non-elderly Americans who purchase insurance through their employers will remain nearly constant after implementation of the ACA’s Health Insurance Exchanges (HIEs) through which both employed and unemployed individuals may purchase insurance coverage.

Both the employer-sponsored plans and the HIEs will continue the practice of community rating in some form. Essentially, community rating “is a method of pooling risks so that the financial burden of medical care is distributed among many people. . . . [M]oney is shifted from those who remain healthy to those who become sick or injured.” In a pure community rating system, such as the original hospital-based insurance plans created in the 1930s, premium costs are set by geographic location only, without consideration of other demographic or health factors. The current U.S. health insurance market per-

42. The Uninsured, Henry J. Kaiser Family Found. 1 (Dec. 2010), http://www.kff.org/uninsured/upload/7451-06.pdf; Diane Rowland et al., Focus on Health Reform: Health Care and the Middle Class, Henry J. Kaiser Family Found. 3–4 (July 2009), http://www.kff.org/healthreform/upload/7951.pdf. The elderly population (age 65 and over) is excluded from these measurements because most of this segment of the population is covered by Medicare. Rowland et al., supra, at 3. The statistics focus on the population that would normally be purchasing insurance. Id.


44. See Patient Protection and Affordable Care Act, Pub. L. No. 111-148, § 1252, 124 Stat. 119, 162 (2010) (to be codified at 42 U.S.C. § 18012) (creating the HIEs); Austin & Hungerford, supra note 34, at 52 (discussing the use of cooperative health insurance policies, which would be available to eligible individuals through HIEs created by health insurance reform legislation); see also Stephen D. Sugarman, “Lifestyle” Discrimination in Employment, 24 Berkeley J. Emp. & Lab. L. 377, 412 (2003) (arguing that differential pricing for health insurance premiums may be against the interests of employers, and even if that differential premium is practically valuable, social externalities may preclude realistic value).

45. Austin & Hungerford, supra note 34, at 11; see also Starr, supra note 4, at 329–30 (“community rates keep down costs for high-risk groups”).

petuates certain hybrid models that incorporate both community and experience rating components.47

Under one option, sometimes referred to as “modified” or “adjusted” community rating, insurers offering plans to small employers base the premium rates on geographic location (pure community rating) plus claims history and certain demographic and employee health factors—such as age, gender, and smoker status (experience rating elements).48 With medical underwriting, another plan option for small employers, insurers determine premium rates based on the health statuses of employees and their covered family members; states have injected solidarity ideals of community rating into medical underwriting through a regulatory control mechanism called rating bands.49 Similarly, insurers medically underwrite large employer groups based on the level of employee participation (but not their health statuses) and prior claims history of the group.50 So for large and small employers alike, groups with greater health risks and claim rates pay more, collectively, than groups with lower risks and claim rates, but all members of a group typically pay the same premium rates into the collective insurance pool.51 These hybrid rating systems group people together (whether by employer or by exchange) and insurers estimate the medical expenses that will be incurred by the group at large, rather than specific individuals’ medical costs.52 Insurers then charge the whole group a particular amount for coverage and that amount is

47. In an experience rating system, insurance premium costs are set based on actuarial assessments of demographics (such as age, sex, and geographic location), past claims history, specific risks of a particular type of employment (such as construction work or logging), and health status factors of particular individuals. For a general description of the distinctions between community rating and experience rating, see STARR, supra note 4, at 329–31.

48. See NAHU, supra note 46.

49. Id.; NAT’L ASS’N OF INS. COMM’RS & CTR. FOR INS. POLICY AND RESEARCH, RATE REGULATION (2011), available at http://www.naic.org/documents/topics_health_insurance_rate_regulation_brief.pdf. Under rating band regulation, a particular group’s premium rates may not vary by more than a specified percentage of the average small group premium rate. Id. For example, if the average small group rate is $100 per month and the rating band is plus or minus 25%, then any small group’s rate may be as low as $75 per month or as high as $125 per month.

50. NAHU, supra note 46.

51. See, e.g., Alan C. Monheit et al., Community Rating and Sustainable Individual Health Insurance Markets in New Jersey, 23 HEALTH AFF. 167, 168 (2004); Wendy K. Zellers et al., Small-Business Health Insurance: Only the Healthy Need Apply, 11 HEALTH AFF. 174, 174–75, 177 (1992). Interestingly, other factors might also contribute to higher costs for particular groups. Lawyers and physicians, for example, might pay more or be excluded from certain health plans entirely because, as groups, they are too litigious and have high utilization rates, respectively. Zellers et al., supra, at 176–77. Cost differentials are even more exaggerated in a pure experience rating system. See AUSTIN & HUNGERFORD, supra note 34, at 6.

52. See, e.g., AUSTIN & HUNGERFORD, supra note 34, at 11, 17–18; Uwe E. Reinhardt, Is ‘Community Rating’ in Health Insurance Fair?, ECONOMIX (Jan. 1, 2010, 7:01
divided—usually equally—among all of the group members (i.e., the employees or HIE purchasers) such that each member pays the same health insurance premium, consistent with the communitarian model.53

Perhaps not surprisingly, the communitarian model can be polarizing. Some argue that community rating systems are unfair because low-risk individuals pay more than their proportional share of the premiums, while high-risk individuals pay too little.54 Others argue that this model represents the essence of a communal society—or, at least, what that essence should be. Professor Deborah Stone described this essence as the “solidarity principle,” meaning that as a collective society, “we should not abandon those who are sick or attached in some way to people who are sick; sick and healthy, we are all one community.”55

Many things go into the making of community. Communities share a common culture and a way of perpetuating it. They establish processes for governance, conflict resolution, and self-defense. Above all, the people in a community help each other. Mutual aid among a group of people who see themselves as sharing common interests is the essence of community; a willingness to help each other is the glue that holds people together as a society, whether at the level of a simple peasant community . . . or a modern welfare state.56

53. Austin & Hungerford, supra note 34, at 11, 17–18; Reinhardt, supra note 52. Employers frequently contribute to the insurance premium costs for their employees, as a form of compensation. See Austin & Hungerford, supra note 34, at 5–6.

54. See, e.g., Monheit et al., supra note 51, at 168; Deborah A. Stone, The Struggle for the Soul of Health Insurance, 18 J. Health Pol'y., Pol'y AND L. 287, 287–88 (1993) (describing an ad campaign of the late 1980s sponsored by the health and life insurance trade associations). This vision commits itself to actuarial fairness and accuracy, such that people pay for what they use. See Stone, supra, at 288–89.

55. Stone, supra note 54, at 289.

56. Id. A variety of other countries operate health care systems consistent with the solidarity principle. Uwe E. Reinhardt, How the World Balances Health Care Risk, Economix (Jan. 8, 2010, 7:07 AM), http://economix.blogs.nytimes.com/2010/01/08/how-the-world-balances-health-care-risk. Switzerland, the Netherlands, and Germany all maintain community rating with widespread popular acceptance—even societal expectation—and all three countries offer their citizens an array of private health insurers (not governmentally operated) from which to choose. Id. Similar systems operate in Canada, Australia, New Zealand, Japan, and numerous other countries. Id. According to Professor Uwe Reinhardt, these community rating systems continue because “[t]he vast majority of citizens in these countries view health care as a ‘social good’ that is to be shared on the basis of need by all on roughly equal terms and is to be financed largely on the basis of ability to pay.” Id. Professor Reinhardt is the James Madison Professor of Political Economy and Professor of Economics and Public Affairs at Princeton University. Uwe E. Reinhardt, PRINCETON UNIV., http://www.princeton.edu/~reinhard/ (last visited Oct. 16, 2011).
As described above, the underlying solidarity sentiment of community rating maintains a certain presence in today’s U.S. health care financing. At the turn of the millennium, more than half of Americans supported collective responsibility for medical care. Numerous scholars have analyzed, critiqued, and evaluated the extent to which the solidarity principle should be applied to the American health care system and the bounds of American distributive health justice. The existence of this scholarly discourse demonstrates that the communitarian health care model persists in the U.S. The creation of the HIEs, pursuant to the ACA, evidences a continued commitment to these communitarian principles. In general, for more than half of non-elderly Americans who purchase insurance through their employers, the insurer assesses the collective risk and determines a total premium amount, and the employer determines how much of that premium it will pay on behalf of each employee as part of the compensation package with the remainder of the costs divided evenly among its employees. Americans participate in a solidarity-type system,
consistent with the communitarian model, which relies on collective contributions and distributions to those who need.

B. An Anti-Communitarian Development: Health Insurance Fat Taxes

Recently, however, employers began shirking away from communitarian and solidarity principles by charging certain employees uneven shares of their group insurance premiums or otherwise increasing the costs of health insurance for people who fail to meet certain health status benchmarks, which failures cause overall insurance costs to rise.62 Fatness is one such health factor that can drive up the collective cost of insurance.63 To reduce the overall cost of their share of health insurance premiums, and to avoid charging thin people more money in a tight economy, some employers now shift the additional fatness costs onto the fat employees, thus creating health insurance fat taxes.64 These health insurance fat taxes represent a serious shift away from a solidarity, communitarian model.

Though the concept is relatively new, implementing these health insurance fat taxes may be an increasing trend among employers who sponsor health insurance plans.65 Evidence of this trend can be found among both public and private employers.66

1. The Alabama Program

The Alabama State Employees’ Insurance Board (SEIB) made national news when it approved its “Wellness Premium Discount Program” in 2008 (the Alabama Program).67 Through the end of fiscal year 2009, non-smoker state employees in Alabama received free health insurance as part of their employee benefits package.68 Begin-


63. Fatness is said to add $90 billion to health care costs each year. Elizabeth Kolbert, XXXL: Why Are We So Fat?, The New Yorker 73, 76–77 (July 20, 2009), available at http://www.newyorker.com/arts/critics/books/2009/07/20/090720crbo_books_kolbert?currentPage=all.

64. See supra note 4 (discussing the use of the term “tax” in this context).

65. Notably, most employers fall into this category, especially after the advent of the ACA, and likely this will remain so, particularly if the ACA withstands Constitutional scrutiny. See supra notes 39–42 and accompanying text. Cf. ACA, Pub. L. No. 111-148, § 1513, 124 Stat. 119, 120 (2010).

66. See infra subsections II.B.1–II.B.3.


68. State Employees’ Health Insurance Plan: Approved Premium and Benefit Changes, ALA. ST. EMP.‘S INS. BOARD. (2009) (hereinafter Approved Premium and Benefit Changes), http://www.alseib.org/PDF/SEHIPFY2010RateChange.pdf. Employees and retirees who smoke or use other tobacco products have been sub-
ning in fiscal year 2010, however, with the implementation of the new Alabama Program, all state employees pay a minimum flat fee of $15.00 per month, which amount increases to $40.00 (representing a 267% increase) if the employees fail to achieve certain health markers indicating “wellness.” Health risk factors include, among other things, BMI of 35 or higher. Worksite health screening results from 2009 indicate that of the 35,716 employees screened that year, nearly 22% fall into the BMI risk group. In other words, more than one in five Alabama state workers are deemed at risk because of their fatness. This risk group is nearly double the number of employees falling into all of the other risk groups combined, indicating the Program’s obvious target.

To remain eligible for the so-called “discount” under the Alabama Program, a state employee with a BMI of 35 or higher must participate in a weight reduction program such as Weight Watchers, lose weight on their own, or provide a note from a physician indicating that the employee has a medical condition that precludes weight loss. The state does not charge variable insurance premium rates based on
the health statuses of employees’ dependents who are covered by the same health insurance system.75

Media coverage of the Alabama Program bifurcated into two main camps. Several articles and editorials cited by the SEIB hail the Alabama Program as a voluntary discount program through which the state seeks to improve the health of its employees—an issue of particular importance in a state ranked as one of the fattest in the nation.76 Conversely, many articles and editorials, including some of those cited by the SEIB on its website, call the Alabama Program a penalty payment based on weight, or more bluntly, a health insurance fat tax.77 As one columnist stated, “Big Brother has been watching and has grown weary of the proverbial carrot incentives. So, here comes the punishing stick. . . . Those in charge want citizens to step up to the plate and take personal responsibility for their fatness—or pay for the privilege to be pudgy.”78 She recounts the Alabama Program in a rather succinct, candid fashion: “Alabama recently gave its 37,527 overweight government employees a year to slim down and shape up or be prepared to fork over [an extra] $25 a month for health insurance . . . .”79

79. Id.
2. The Arizona Program Proposal

Alabama imposes financial penalties on fat employees who purchase health insurance through their state employment. Arizona, however, plans to impose financial penalties on individuals who cannot afford to purchase health insurance at all, whether through their employment or otherwise. In March 2011, Arizona Governor Jan Brewer announced her proposal that adult Medicaid beneficiaries without children be charged $50 per year if they smoke or are fat and fail to comply with a physician’s weight reduction instructions.\(^\text{80}\) This plan, if implemented, would be the first health insurance fat tax penalizing people for “unhealthy lifestyles” imposed by a government health care program.\(^\text{81}\)

Governor Brewer trumpets the proposal as an “incentive strategy that will encourage individuals to take greater control of their health.”\(^\text{82}\) but Democratic state Senator Kyrsten Sinema believes the $50 fee inappropriately penalizes individuals with health conditions beyond their control, including those who are fat.\(^\text{83}\) Specifically, Sinema said that “[t]o fine people for medical conditions that might be beyond their control, that’s just not right. . . . This would punish people with disabilities who have done nothing wrong.”\(^\text{84}\) She also stated that other people who perpetuate unhealthy behaviors, such as drinking sugar-sweetened soda, are not financially penalized for doing so, but obesity experts and health ethicists claim the proposal might open the door for penalties associated with other individual choices that might result in increased medical costs.\(^\text{85}\) These experts and ethicists also question whether the penalty proposal will achieve the desired results of reducing costs and improving individual health.\(^\text{86}\)

3. Programs in Corporate America

According to a 2010 Hewitt Associates survey, nearly half of large scale employers have aligned their thinking with Arizona and are not


\(^{81}\) Carlson, supra note 80.

\(^{82}\) Id.

\(^{83}\) Id.

\(^{84}\) Id. Sinema’s comments may have been directed only at individuals with diabetes who might also be subject to the penalty fee.

\(^{85}\) Id.

\(^{86}\) Id.
far behind Alabama.87 Specifically, 47% (up from only 7% in 2009, representing a substantial increase in percentage) of the large employers surveyed said that by 2015, they intend to target fatness by imposing financial penalties on employees who fail to participate in health improvement programs or offering financial incentives for those who maintain “healthy”88 weights.89 The most popular form of penalty is a higher premium payment, favored by 81% of employers surveyed.90 Nearly 20% of the employers have already implemented, or plan to implement, penalties in the form of higher deductibles and other out-of-pocket health expenses.91 A Fidelity Investments survey released in early 2011 noted a sharp uptick in employer use of incentives, rather than penalties, to encourage weight loss.92 Such incentives are designed to increase employee participation and are believed to have greater rates of long-term success.93

Some well-known large employers have already implemented these incentive-type programs. American Express, for example, offers $100 to employees for participating in a health survey and free health screening checks, which efforts have led to employee weight loss.94 Whole Foods took a slightly different approach, offering voluntary health screenings to its employees and fatter in-store purchase discounts to thinner employees.95 All Whole Foods employees receive a 20% store discount, but the Team Member Healthy Discount Incentive Program offers an “opportunity” for employees to “increase” that discount to as much as 30%.96 Specifically, employees who participate in

88. See infra note 105 and accompanying text.
89. Hewitt Associates, supra note 87, at 18; EON, supra note 87.
91. Id.
93. Annual Wellness Study, supra note 92; Hobson, supra note 92.
94. Rabin, supra note 62.
the screening are assigned to one of four categories—bronze, silver, gold, or platinum—based in large part on their BMI. Employees must meet certain BMI benchmarks to reach any of the discount categories: for bronze, BMI must be less than 30; for silver, less than 28; for gold, less than 26; and for platinum, BMI must be less than 24. Notably, the upper range of the “normal” weight category defined by the CDC is BMI 24.9 nearly a full point on the scale above the platinum limit set by Whole Foods. John Mackey, the Whole Foods CEO, touted the Program as a new way of providing “incentives to encourage our Team Members to be healthier and to lower our healthcare costs. We believe this is a win-win program that will help both our Team Members and our shareholders.” Mackey’s concern, and the goal of the Whole Foods Program, notably focuses on reducing corporate healthcare costs and “help[ing]” shareholders retain higher profits.

Critics of the Whole Foods Program, including the National Association to Advance Fat Acceptance (NAAFA) and several consumers, call the Program “discrimination” and believe it is nothing more than a judgment based on appearance. In particular, the use of BMI as a health indicator drew criticism from experts in the field, including Dr. Kevin Volpp, director of the Center for Health Incentives at the University of Pennsylvania, and Joseph Newhouse, an economist at Harvard Medical School in the department of health care policy. These experts stated a few overarching concerns about the use of BMI in the incentive program: (1) distinctions between the BMI ranges listed for each of the discount categories are too small to have a significant impact on overall health; (2) the discounts only incentivize change for people who find it easy to lose weight; (3) BMI is a tool used to measure populations, not individuals, and can be misleading when applied on an individual level; and (4) BMI is not necessarily a good indicator of overall health.
III. FACTS OF FATNESS

Not only do health insurance fat taxes detract from the communitarian health care model, but they do so based on an imperfect classification system. The scientific community disagrees about what results from fatness, what initially creates fatness, and how to measure fatness effectively. This Part provides critiques of the BMI scale used to designate who pays health insurance fat taxes, as well as the medicalized construction of fatness itself as a disease. Further, this Part assesses the utility of emphasizing science as justification for health insurance fat tax regimes.

A. Weighing the Body Mass Index

BMI may still reign in the U.S. as a measure of weight and health, but as Dr. Volpp and Mr. Newhouse indicated, this scale is not above critique or skepticism. The Centers for Disease Control (CDC) tout BMI as the method of identifying a “healthy” weight, but the initial origin of BMI had nothing to do with health. Further, the lines of demarcation between the various weight categories identified through BMI have not been fixed over time. Similarly, the specific BMI number that arguably indicates whether a person is at greater risk for
disease varies depending on the particular disease at issue. In addition, BMI fails to account for the locus of fat within the body or the ratio of fat to muscle mass. Each of these critiques should, at least in theory, chip away at the veracity and ultimate utility of BMI.

Perhaps surprisingly, what is known today as BMI can be traced back to an early nineteenth century survey of the physical characteristics of army recruits, which survey had absolutely nothing to do with health status. A Belgian astronomer, Adolphe Quetelet, sought to investigate the applicability of mathematical laws of probability to human beings, relying on body measurements of certain members of the French and Scottish armies. Quetelet plotted his data points and generated a bell curve of weights relative to height, from which he identified the center of curve as the range of “normal” weight. He also noticed that the normal weight range centered on the height measurement squared. With these calculations in hand, Quetelet theorized that people whose weights did not conform to this measurement of normalcy were more likely to be criminals or other troublemakers that required institutionalization, monitoring, or some other form of social control. In sum, fatness equaled deviance. Notably, though, that deviance was Quetelet’s theoretical construction, not a health status indicator.

In fact, body mass was a rather poor social classification tool, particularly because so many people in the nineteenth century struggled to find sufficient food and nutrition. Fatness was a sign of wealth; people wanted to be fat to establish their membership in the social elite. Later in the nineteenth and early in the twentieth centuries, food became less scarce, so fatness lost its prestige and thin became chic. Medicine then shifted its opinion from supporting plumpness

108. O LIVER, supra note 1, at 26.  
109. See About BMI for Adults, supra note 99.  
111. Id.  
112. Id. at 17.  
113. Id.  
114. Id. at 17–18.  
115. Id. at 17.  
116. Socially constructed deviance based on physiological characteristics continued into the twentieth century, creating what some call the “golden era of classification.” Id. at 18. Under the guise of science, researchers measured skulls, body proportions, and other such physical features to segregate society into a caste system of sorts that, of course, consistently set the white aristocratic elite as the height of normalcy and everyone else as lowlife delinquents and criminals. See id.  
117. O LIVER, supra note 1, at 18; Laura Fraser, The Inner Corset: A Brief History of Fat in the United States, in THE FAT STUDIES READER, supra note 1, 11, 11–12.  
118. Fraser, supra note 117, at 12.  
119. See, e.g., id. at 12–13.
to advocating for weight loss.120 Shortly thereafter, in the mid-1940s, the life insurance industry also supported this new trend, and Metropolitan Life Insurance (Met Life) developed standardized tables that correlated weight and mortality, modeled, in part, on Quetelet’s bell curve.121 Today’s BMI122 grew out of these Met Life tables, which used weight as an indicator of early mortality largely because it was easily measured, not because any causality had been established between fat and death.123

Indeed, a notable distinction exists between predicting the likelihood of death based on BMI, which was the goal for Met Life, and establishing causality between increased BMI and increased mortality rates. Experts from the CDC looking at the same time period and similar data sets flatly disagreed about the link between fatness and mortality. An article published in the Journal of the American Medical Association (JAMA) claimed that in 2000, fatness caused at least 400,000 deaths.124 The researchers stated that of all the causes of death analyzed in their report, this was “[t]he most striking finding.”125 Less than a year later, JAMA printed a correction notice stating that “there were multiple errors in reported data,” which errors included a reduction in the number of deaths caused by fatness from 400,000 to 365,000.126 Just a few months after the correction, a different set of CDC experts reported that only 111,909 excess deaths in 2000 were linked to obesity.127 Further, individuals falling into the “overweight” category (BMI 25–29.9) had lower mortality rates than those in the “normal” category (BMI 18–24.9).128 It appears all that can be concluded from this is that the relationship between body fat, health, and death is more complicated than the medical community might currently understand.129

120. Id. at 13.
121. OLIVER, supra note 1, at 19. Louis Dublin, a Met Life statistician, charted the death rates of Met Life’s policyholders according to a height-weight ratio. Id.
122. The Centers for Disease Control (CDC) website states that BMI has four weight ranges: “underweight” (BMI is less than 18.5), “normal” (BMI is 18.5 to 24.9), “overweight” (BMI is 25.0 to 29.9), and “obese” (BMI is 30.0 or higher). Assessing Your Weight, supra note 105. A fifth range (or perhaps a subset of “obese”) known as “morbidly obese” (BMI is 40.0 or higher) is used to classify the largest members of American society. See, e.g., OLIVER, supra note 1, at 55–56.
123. OLIVER, supra note 1, at 19.
125. Id.
127. Flegal et al., supra note 24, at 1863. See supra note 105 for a description of the various BMI categories.
128. Flegal et al., supra note 24, at 1863–64.
129. See OLIVER, supra note 1, at 34.
Similarly, although several studies have attempted to show that a plethora of diseases (including diabetes, hypertension, coronary artery disease, stroke, gallbladder disease, osteoarthritis, and certain types of cancers) are associated with fatness, these studies can be viewed as methodologically deficient. Nearly all of these studies consist of population surveys rather than results of controlled experiments. Also, many do not take into account other possible health factors that might influence disease susceptibility and development. Most notably, no single point on the BMI scale can be identified as the point at which the risk for diseases increases in a statistically significant way. Public health officials, over time, have even disagreed on the numeric distinctions between the BMI categories. In 1998, to match BMI classifications maintained by the World Health Organization, the CDC, NIH, and other U.S. public health officials lowered the upper threshold for the “normal” category to 25, down from 27.8 for men and 27.3 for women. In essence, with this decrease, over 37 million Americans became fat overnight, even though their weights remained constant. If BMI was such a powerful weight measurement and health indicator tool, it seems such a basic thing as the scaled numeric indicators of fatness should be discernable through medical evidence and analysis; instead, the changes have been based on politicking and no particular BMI point has been identified as the marker of increased health risk.

A 2008 analysis from The Journal of Clinical Epidemiology demonstrated that BMI is the poorest indicator of cardiovascular health, and that waist measurement is a better method of evaluating health conditions and risks for hypertension, diabetes, and high cholesterol. According to a similar study from Harvard Medical School, even women falling into the “normal” weight category using BMI are twice as likely to die early from heart disease or cancer if their waists are too large. Simply stated, a person’s waist measurement should be less than half of that person’s height.

130. Id. at 25–27.
131. Id.
132. Id. at 26.
133. Id. at 27.
134. Id. at 26.
135. Id. at 22; CLINICAL GUIDELINES, supra note 107, at 1.
136. OLIVER, supra note 1, at 22.
137. Id. at 22.
138. See id. at 22–29.
140. Id.
141. Id.
When Japan began managing fat, it adopted the waist measurement strategy. At least as early as 2005, the Japanese health obsession was metabolic syndrome—metaborikku shindoromu, or “metabo” for short. Metabo is essentially the existence of a set of factors that, in combination with each other, increase the risk of heart attack, stroke, diabetes, dementia, and even incontinence. Japanese individuals are diagnosed with metabo if their waist measurement exceeds nationally prescribed limits (33.5 inches for men and 35.4 inches for women) and they have at least two of the other four risk factors: high blood pressure, high blood glucose, high cholesterol, or smoking.

In April 2008, the Japanese government implemented the “Metabo Law” expressly setting maximum waist measurements for all of its citizens aged 40 to 74. Anyone who exceeds the limits may be forced to receive dieting guidance and “re-education” about nutrition and healthy weights. Companies and local governments are responsible not only for conducting the measurement evaluations, but also for achieving a 10% reduction in their overweight populations by 2012 and a 25% reduction by 2015, and failure to achieve these targets will result in financial penalties.

The Japanese government hails the Metabo Law as a method to rein in rapidly expanding health care costs in a country where most citizens are covered through public health care or their employers. Critics of the Metabo Law, however, claim that the measurement maximums are too strict, likely resulting in numerous missed targets and thus serving as a thinly veiled method of shifting health care costs off the government and onto private employers. For example, Japan’s largest producer of personal computers estimates that it could incur up to $19 million in penalty fees for failing to achieve its Metabo

143. Id.
144. See David Nakamura, In Japan, the Fat Police Patrol for Overweight Workers, STAR-LEDGER, Nov. 28, 2009, at 2; Palmer, supra note 159; Parker-Pope, supra note 156.
145. Norimitsu Onishi, Japan, Seeking Trim Waists, Decides to Measure Millions, N.Y. TIMES (June 13, 2008), http://www.nytimes.com/2008/06/13/world/asia/13fat.html?pagewanted=all; Palmer, supra note 142; see also Ann Endo, To Your Health—Jigsaw puzzle diagnosis: The pieces that fit metabolic syndrome, DAILY YOMIURI (Tokyo), Aug. 19, 2007, at 23 (describing how Japan follows the International Diabetes Federation standard for diagnosing metabo, juxtaposed against the standard set by the U.S. National Cholesterol Education Program, with the latter being touted as the “most widely accepted” set of criteria).
146. Onishi, supra note 145; Palmer, supra note 142.
147. Lawson, supra note 103; Onishi, supra note 145.
148. Onishi, supra note 145; Palmer, supra note 142.
149. Onishi, supra note 145.
150. Id.
Law targets. Critics also state that the Japanese are thin enough and should not lose weight, that a bigger problem not addressed by the Metabo Law is that of underweight young girls, and that smoking (another risk factor) should be the Law’s focus instead of fatness. Further, critics disparage the waist measurement system as “crude” due to inconsistent measurement standards; one study shows that doctors’ measurements for the same patient’s waist can vary as much as three inches.

Critics aside, the middle-aged Japanese population must now contend with the Metabo Law. Some rush to comply, buying exercise equipment and popping herbal fat remedy pills in an attempt to avoid the shame associated with fatness, the label as “an unacceptable burden” on national health care costs, and the perceived lack of respect for, and responsibility to, Japanese society. Others, however, simply ignore it, claiming that their waistlines are none of the government’s business. Perhaps the dissidents have the best approach; the media identified at least one woman who went on a crash diet, eating only vegetable soup, and exercised daily for three weeks before her measurement, only to revert to eating pasta and drinking beer once she came in under the limit. That hardly seems like an effective or healthy weight management system. More importantly, the Metabo Law misses the point—while there may be some correlation between fatness and overall health, correlation does not equal causation between fat and poor health, and the scientific community still debates the latter.

B. Fatness Medicalized and Vilified

Ask a physician or public health official about fat and the answer probably centers on disease. Pose the same question to someone not directly related to the health, drug, or diet industries and the answer probably centers on laziness and lack of self-control. Both views contain some truth, but neither fully describes the nature of fatness, and neither escapes systemic social negativity.

Fatness became a disease through decades of efforts by geneticists, physicians, the pharmaceutical industry, the diet industry, public

151. Id.
152. Nakamura, supra note 144; Onishi, supra note 145.
153. Nakamura, supra note 144.
155. Onishi, supra note 145.
156. Nakamura, supra note 144.
157. See supra notes 117-141 and accompanying text (concerning what fatness “causes”); see also infra section III.B (concerning what “causes” fatness).
health officials, academic researchers, bariatric surgeons, and others who stood to benefit from that medicalization.\footnote{159} A host of financial opportunities present themselves when fatness is viewed as a condition that can be treated or cured with a pill or a program. Diet products and programs gained much popularity in the middle of the twentieth century, particularly among women, with the help of physicians who prescribed diuretics, amphetamines, and other weight loss drugs to both children and adults.\footnote{160} Notably, that uptick in diet products coincided chronologically with the publication of the Met Life Table.\footnote{161}

By 1970, 70\% of American households used “low-cal” products.\footnote{162} That same year, Weight Watchers’ profits rose to $8 million.\footnote{163} Diet fads continued to grow through the 1970s and 1980s, which time frame also saw the advent of plastic surgery.\footnote{164} The 1990s brought hospital diet centers and “miracle diet pills” like Fen-Phen and Redux, which boosted diet industry profits in 1996 to more than $30 billion.\footnote{165} Approximately 18 million people took Fen-Phen in 1996, as prescribed by their doctors.\footnote{166} By 2004, Americans spent $46 billion on diet products and programs, exclusive of bariatric and other weight loss surgeries.\footnote{167} All of that spending depended directly on a conception of fatness as a disease that could be cured or remedied with the appropriate medical intervention.

\footnote{159} O\LIVER, supra note 1, at 6, 29–35, 37–58, 101–15; Lyons, supra note 1, at 76–85.\footnote{160} Jerome P. Kassirer & Marcia Angell, Losing Weight—An Ill-Fated New Year’s Resolution, 338 New Eng. J. Med. 52, 52 (1998); Lyons, supra note 1, at 76.\footnote{161} See O\LIVER, supra note 1, at 70; supra notes 121–123 and accompanying text.\footnote{162} Lyons, supra note 1, at 76.\footnote{163} Id.\footnote{164} O\LIVER, supra note 1, at 71–72.\footnote{165} Lyons, supra note 1, at 76–78.\footnote{166} Kassirer & Angell, supra note 160, at 53. The next year, both Fen-Phen and Redux were recalled because of potentially fatal side effects such as primary pulmonary hypertension and cardiovascular disease. Id. at 52; Lyons, supra note 1, at 76–78. These two drugs are not the only diet products with serious negative side effects. More recently, the FDA approved alli for over-the-counter sales as a weight loss aid, even though it can lead to “bowel movement changes . . . [that] may include oily spotting, loose stools, and more frequent stools that may be hard to control.” Alli FAQs, ALLI, http://www.myalli.com/faq.aspx (click on “safety and drug interactions” and then click on “is alli safe?”; click on “treatment effects” and then click on “does alli have any side effects?”) (last visited Oct. 26, 2011). In other words, people might become thinner by taking alli, but they also might have to carry a spare pair of pants, just in case. For a discussion of diet drugs that may cause similar side effects, such as bowel leakage and diarrhea, as well as depression, anxiety, and heart problems, see O\LIVER, supra note 1, at 52.\footnote{167} Lyons, supra note 1, at 77. Notably, bariatric surgery provides another example of how the medicalization of fatness promotes the padding of certain pockets. For a discussion of bariatric surgery and the profits made by this industry niche, see O\LIVER, supra note 1, at 53–56.
Public health officials, influenced by diet and health industry lobbyists, followed a similar pattern of promoting obesity as a disease, and eventually a disease of epidemic proportion. In 1985, the National Institute of Health Consensus Conference on Obesity declared “obesity” to be a “killer disease” in order to obtain insurance coverage for the raging diet fads and treatments just described. In 1994, former U.S. Surgeon General C. Everett Koop declared a “great crusade” against fat when he launched the Shape Up America! campaign, which campaign was funded by Jenny Craig, Weight Watchers, Slim-Fast, and other diet industry giants to the tune of up to $1 million each. Shortly thereafter, in 1997, William Dietz left his post at Tufts University School of Medicine for a new position with the CDC as a director of the Division for Nutrition and Physical Activity, and the next year, he and a CDC colleague created the beginnings of a PowerPoint presentation showing how the obesity disease had become an epidemic. The presentation took hundreds of spreadsheet cells indicating obesity trends from 1985–1999 and reduced that data to a series of color-coded maps of the nation showing, by an increase in the number of red “obese” states (where obesity was defined as a BMI of 30 or more), how much the obesity infection had grown. While no red states existed in 1985, twenty red states appeared on the 1999 map. Of course, some of these states are deceptively large, geographically, when the real measure is population—consider, for example, North Dakota. Nonetheless, when asked about the impact of the presentation, Dr. Dietz said that “[t]hese maps have shifted the discussion from whether a problem exists to what we should do about the epidemic.” Further, “[n]othing has been more effective at increasing the visibility of the obesity epidemic than the CDC slides.” Before accepting his position at the CDC, Dr. Dietz was a paid consultant to Hoffman-La Roche and Knoll Pharmaceuticals—two companies developing diet drugs. He left Tufts for the CDC because he be-

168. Lyons, supra note 1, at 79.
169. Id.
170. Dr. C. Everett Koop Launches A New “Crusade” To Combat Obesity in America, SHAPE UP AMERICA! (Dec. 6, 1994), http://www.shapeup.org/about/arch_pr/120694.php; see also Kassirer & Angell, supra note 160 at 53 (discussing the reasons for the “medical campaign against obesity”).
171. Solovay, supra note 11, at 151, 213–14; Lyons, supra note 1, at 79; Solovay & Rothblum, Introduction, in THE FAT STUDIES READER, supra note 1, at 1.
173. Id. at 40–41.
174. Id.
175. Id. at 42–43.
176. Id. at 42.
177. Id. at 43; see Lyons, supra note 1, at 80.
lieved obesity needed to be addressed nationwide, which he believed he could not accomplish from academia.\textsuperscript{179}

Though Dietz sought a broader audience through a more public venue, academic researchers also profit from the medicalization of fatness, and thus promote this view to secure grant funding, publish articles, and become tenured.\textsuperscript{180} Academics first discovered the “fat gene” in mice in 1995.\textsuperscript{181} More research and studies, however, produced evidence that the mouse fat gene did not occur in sufficiently large proportion among fat humans, so it could not truly account for the obesity epidemic.\textsuperscript{182} That one fat gene became, through more research efforts, over seventy different gene sets that might determine fatness.\textsuperscript{183} “While the media often reports discovery of a ‘fat’ gene, this is far from the case—what they should report is the discovery of one of many possible fat genes.”\textsuperscript{184} The more fat genes science discovers, the more research is needed to explain the genetic codes and try to find a “cure” to correct the fat “abnormality.”\textsuperscript{185} The results of that research can be extremely valuable to the pharmaceutical companies that stand to generate large profits from the latest and greatest weight loss pill.\textsuperscript{186}

Perhaps this medicalization should not come as a surprise given the tendency to medicalize behaviors that do not carry social approval.\textsuperscript{187} But, the science that medicalizes also vilifies. Anti-fat bias permeates the medical profession.\textsuperscript{188} Numerous studies show physicians, mental health professionals, and nurses see fat patients as weak, ugly, awkward, and unworthy of respect.\textsuperscript{189} One study conducted by Tufts University found nurses do not want to even touch fat patients, let alone provide care.\textsuperscript{190} Many fat people, particularly women, avoid seeking medical treatment because of the bias and apathy for fatness that the medical profession projects.\textsuperscript{191} This avoidance holds true even when the underlying condition is serious, such as cervical cancer, and the treatment is intended to address that underlying

\begin{thebibliography}{99}
\bibitem{179} Oliver, supra note 1, at 39.
\bibitem{180} Id. at 45.
\bibitem{181} LeBesco, supra note 158, at 69.
\bibitem{182} Id.
\bibitem{183} Oliver, supra note 1, at 105.
\bibitem{184} Id.
\bibitem{185} See generally, LeBesco, supra note 158.
\bibitem{186} See Oliver, supra note 1, at 111–14.
\bibitem{187} Kassirer & Angell, supra note 160, at 53; see also Oliver, supra note 1, at 43–44 (“Today, it seems that any physical inconvenience, symptom, or correlate of a health problem has been elevated to the status of a disease.”).
\bibitem{188} Solovay, supra note 11, at 218–26.
\bibitem{189} Id. at 218–19.
\bibitem{190} Id. at 219.
\bibitem{191} Id. at 218–23.
\end{thebibliography}
condition.\textsuperscript{192} "Disrespectful and different healthcare treatment, the result of unchecked bias, creates a legacy of frustration and despair that completely alienates fat people from the medical care system. . . . Every participant in [a survey [of fat patients] had avoided a needed medical visit, particularly in relation to gynecological care."\textsuperscript{193} Ironically, this alienation comes from a body of professionals who, at least in theory, are the ones to whom fat people should turn if they want to change their weight and should understand that fatness is not a creation of complete autonomy and choice, but is rather a combination of nature and nurture.\textsuperscript{194}

Indeed, no one truly knows what causes fatness.\textsuperscript{195} What is known, however, is that "the simple calories-in, calories-out equation does not really explain why some people are heavy and some people are thin because it assumes that both factors are under our immediate control."\textsuperscript{196} Professor Deborah Rhode provides a useful perspective:

Although about two-thirds of surveyed Americans believe that people are fat because they lack self-control, experts generally agree that weight is not simply a matter of willpower. Weight reflects a complex interaction of physiological, psychological, socioeconomic, and cultural factors. Genetically determined set-points work to keep bodies within a predetermined range; furthermore, when dieters reduce their caloric intake and increase their exercise, their metabolism slows down to compensate and makes any weight loss difficult to sustain. The problems are compounded by sedentary occupations and 'toxic environments' that lack recreational opportunities and encourage unhealthy food choices.\textsuperscript{197}

Despite these complexities, fat people are systematically blamed for their fatness because society generally maintains that fatness is a person’s individual responsibility.\textsuperscript{198} Likewise, "fat people are blamed for their health problems,"\textsuperscript{199} such as diabetes, coronary artery disease, and hypertension, even though medical science disagrees on the actual causal connection between fatness, on the one hand, and mortality and disease, on the other.\textsuperscript{200} The systemic blame and stigma are pervasive, real, and serious; society believes that fat people are lazy, undisciplined, unfit, dishonest, sloppy, ugly, socially unattractive, less productive, lacking in self-control, having poor personal hygiene, stupid, and worthless.\textsuperscript{201} These stereotypes are ingrained so

\textsuperscript{192.} Id. at 218.
\textsuperscript{193.} Id. at 222–23.
\textsuperscript{194.} \textit{Oliver}, supra note 1, at 100–121.
\textsuperscript{195.} Id.
\textsuperscript{196.} Id. at 101.
\textsuperscript{197.} Rhode, supra note 2, at 1050.
\textsuperscript{198.} \textit{Oliver}, supra note 1, at 100.
\textsuperscript{199.} Deb Burgard, \textit{What Is “Health at Every Size?,” in The Fat Studies Reader, supra note 1, at 42.}
\textsuperscript{200.} \textit{Oliver}, supra note 1, at 22–28.
\textsuperscript{201.} Jane Korn, \textit{Too Fat}, 17 Va. J. Soc. Pol’y & L. 209, 222, 226 (2010); Rhode, supra note 2, at 1051.
deeply that fat individuals face disparate treatment in schools, in employment, in health care delivery, and in the civil and criminal justice systems. People, and particularly women, value thinness so highly that over the past several decades, they have tried a variety of diet pills and programs that, in some cases, resulted in body mutilation, serious disease, and even death. People did this even though nearly all diets (up to 95%) simply do not work. “[D]iscrimination based on [fatness] unfairly stigmatizes individuals based on factors that often are at least partly beyond their control. That stigma imposes substantial financial and psychological costs, [and] undermines individuals’ self-esteem . . . .” In short, America hates fat, fears becoming fat, and systemically demeans or wholly rejects the members of society whose size challenges the normative vision of the body.

C. Misleading Reliance on Science

As demonstrated above, members of the scientific community have yet to agree on what causes fatness, what fatness causes, or even how to effectively measure fatness (and, arguably, how to define it, given the shifting BMI markers). Employers nonetheless base their health insurance fat taxes on the “science” of fatness. BMI is used to identify people who must pay the penalty, relying on the science indicating that fatness causes disease and/or death (thus increasing expected health care usage and, accordingly, insurance coverage premiums). Similarly, exceptions to the penalties are based on actual or attempted weight loss or a physician’s note, relying on the science indicating that fatness is caused by biology (in the latter case) or, conversely, the science indicating that fatness is caused by laziness and lack of self-control and personal responsibility (in the former case). Facialy, this scheme seems to cover the realm of possible scientific bases.

202. SOLOVAY, supra note 11, at 16–17 (health care, education), 47–63 (education), 86–98 (bias in jury selection), 99–121 (employment), 218–32 (health care and involuntary commitment of fat people); Korn, supra note 201, at 224–29 (employment and health care); Rhode, supra note 2, at 1049 (education).

203. See, e.g., Lyons, supra note 1, at 75–77.

204. Id. at 75; see Glenn Gaesser, Is “Permanent Weight Loss” an Oxymoron?, in THE FAT STUDIES READER, supra note 1, at 37, 38–39.


206. See OLIVER, supra note 1, at 60–78.

207. See supra sections III.A–III.B.

208. See supra section II.B.

209. See supra notes 124–141 and accompanying text.

210. See supra section III.B.
But the scientific reliance is misleading for purposes of this analysis. Assume, for the moment, that science could prove fatness causes disease, premature death, and other health problems, thereby increasing utilization and costs of health care. The same can be said for severe thinness. However, thinness is not penalized by health insurance fat taxes. Now assume that in addition to establishing what fatness causes, science could also establish that fatness is caused by individual choice. People engage in activities, by choice, that increase their prospective use of health care; consider rock climbing, motorcycle driving, skydiving, bungee jumping, full contact martial arts, auto racing, hang gliding, and other thrill-seeking or extreme sports. All of these activities drive up life insurance costs, for example, but have no bearing on health insurance costs. And yet, health insurance fat taxes penalize individuals for choosing to be fat (or choosing not to be thin) and driving up the prospective costs of health care. The reason for selecting fatness as a focus must not, therefore, rely on scientific support for expected health care expenditures. Instead, the reason must be anti-fat bias and stigma.

“The obese elicit blinding rage and disgust in our culture and are often viewed in terms that suggest an infant sucking hungrily, unconsciously at its mother’s breast: greedy, self-absorbed, lazy, without self-control or willpower. People avoid sitting next to the obese (even when the space they take up is not intrusive); . . . socially, they are considered unacceptable at public functions (one man wrote to “Dear Abby,” saying that he was planning to replace his brother and sister-in-law as honor attendants at his wedding, because “they are both quite overweight”). Significantly, the part of the obese anatomy most often targeted for vicious attack, and most despised by the obese themselves, is the stomach, symbol of consumption . . . .

Health insurance fat taxes represent a systemic backlash against this “vicious . . . consumption,” disguised as a method of promoting wellness, irrespective of medical science.

211. See Rhode, supra note 3, at 41; Flegal et al., supra note 24.

212. See, e.g., Emmet Pierce, Thrills that freak out insurers, MSN Money (last visited Jan. 22, 2012). Arguably, even driving could be added to the list. See Zack McMillin, The most dangerous activity: driving, Seattle Times (Jan. 5, 2010), http://seattletimes.nwsource.com/html/living/2010708175_driving05.html (stating that driving an automobile is the leading cause of long-term disability, and the leading cause of deaths among Americans ages one to thirty-four).

213. See Pierce, supra note 212.

214. See, e.g., Susan Bordo, Unbearable Weight: Feminism, Western Culture, and the Body 202 (2003); Rhode, supra note 3 passim.

215. Bordo, supra note 214, at 202 (citation omitted) (referencing Marcia Millman, Such a Pretty Face: Being Fat in America (1980)).

216. See infra section V.B.
IV. SYSTEMIC IMPLICATIONS OF HEALTH INSURANCE
FAT TAXES: FAT COVERING

As described in Part III, fatness is not necessarily as purely bad as commonly believed, nor do health science professionals know the distinct medical consequences of fatness. Moreover, science has yet to determine what causes fatness. Nonetheless, fatness carries a heavy social weight—a burden beyond the pounds displayed on the bathroom scale.\textsuperscript{217} That burden manifests in several contexts. One such context, health insurance fat taxes, forces fat individuals to cover their fatness by making their body size easier for mainstream thinness to overlook. An examination of social constructions of fatness and queerness assists in the explication of fat covering.

“[F]at is the new gay.”\textsuperscript{218} Despite the slogan’s flaws,\textsuperscript{219} the sentiment contains certain truths concerning social treatments of fatness and queerness.\textsuperscript{220} Scholarship and activism about queerness and fat-
ness represent what Judith Butler has termed “morphological politics”—collective nonconformist constructions of the body, its functionalities, its capacities, and its appearances—that challenge dominant normative visions.\footnote{EXAMINED LIFE: EXCURSIONS WITH CONTEMPORARY THINKERS 200 (Astra Taylor ed., 2009); accord Kathryn Abrams, Performing Interdependence: Judith Butler and Sunaura Taylor in The Examined Life, 21 COLUM. J. GENDER & L. 474, 483–84 (2011).} Certain critical tools that have developed in these academic and political discourses, exploring queerness and fatness as loci of contestation of body norms, are instructive in understanding the operation of those norms and the maintenance of relevant socially constructed binary schemes.\footnote{See, e.g., BORDO, supra note 214; FEMINIST AND QUEER LEGAL THEORY: INTIMATE ENCOUNTERS, UNCOMFORTABLE CONVERSATIONS, Martha A. Fineman et al. eds., 2009; SUSIE ORBACH, FAT IS A FEMINIST ISSUE (1997); Dean Spade, Documenting Gender, 59 HASTINGS L.J. 731 (2008).}

With regard to the gender binary, consider the transgender community. Trans people push normative conceptions of “male” and “female.”\footnote{Spade, supra note 222, at 746.} Professor Dean Spade notes that although this binary is mandated and inscribed in several contexts, the distinctiveness of these categories is a legal fiction, and this fiction is particularly problematic for trans people.\footnote{Id. at 744–47 (citing GEOFFREY C. BOWKER & SUSAN LEIGH STAR, SORTING THINGS OUT: CLASSIFICATION AND ITS CONSEQUENCES (1999)).} Further, although typical government identity forms require people to check either the “M” or “F” box, it is not clear that this distinction actually serves an important function or that government systems have reached a consensus about the proof required to establish one or the other.\footnote{Id. at 744–46.} In short, as Professor Spade posits, government classification systems ubiquitously and invisibly influence and reconfirm the socially constructed, and falsely polarized, gender binary.\footnote{Id. at 747.} Moreover, the classification systems infuse the binary with moral choices and shape the realities of people whose lives must be described by the classification categories.\footnote{Id.} The “rules related to government gender classification do not simply discover and describe maleness and femaleness, but instead produce two populations marked with maleness and femaleness as effects and objects of governance.”\footnote{Id.}
Similarly, health insurance fat taxes (re)create two populations marked with fatness and thinness as objects of employers’ decision-making, which decision-making process is influenced by economic incentives and anti-fat bias. Thinness is deemed acceptable, regardless of how a person came to be thin, while fatness is punished. Fear permeates this fat-thin dichotomy, evidenced by widespread fear of becoming fat even among thin people (manifested by eating disorders). That fear is fueled by the omnipresent negativity associated with fatness, leaving fat people with no option but to condemn their own bodies. This point is not meant to diminish the flaws in the creation and perpetuation of both the gender and the body size binaries. It is important to question why a label as one or the other must be ascribed at all. Particularly when both of these classifications should, and do, carry so much fluidity in people’s lived experiences.

Second, because of their respective academic and political challenges to normative visions of the body, both queerness and fatness have been subjected to scientific efforts to “cure” these “diseases.” In the mid-1990s, the media exploded with news of both a gay gene and a fat gene; the impetus for such scientific research and excitement about the discoveries must be probed. While scientific causes of fatness and queerness might serve as bases for advocacy under existing legal regimes, “science and medicine have long been instrumental in oppressing fat and queer people, providing argument after argument that pathologize the homosexual or ‘obese’ individual . . . [P]lacing bodies under the microscope of science, in the name of liberal projects of self-improvement, in fact reinscribes their deviance and increases their oppression.”

Kathleen LeBesco argues the real reason underlying these scientific efforts to identify genetic causes for fatness and queerness was to eradicate both from society—a modern-day “new consumer eugenics movement aimed at abolishing aberrations seemed socially or aesthetically undesirable (but far from life threatening).” This theory

229. See Bordo, supra note 214, at 140–41.
230. See LeBesco, supra note 158, at 65; Yoshino, supra note 12, at 784–86.
231. LeBesco, supra note 158, at 68.
232. Id. at 70; see also Solovay, supra note 11, at 128–64 (discussing disability law as it applies to obesity); Jane Byeff Korn, Fat, 77 B.U. L. Rev. 25 (1997) (discussing fat discrimination and whether obesity should be considered an impairment); Korn, supra note 201, at 234 (dismissing employment discrimination complaint because the court found that employer’s decision not to promote plaintiff was based on appearance, not a belief that plaintiff had a medical disorder); Dylan Vade & Sondra Solovay, No Apology: Shared Struggles in Fat and Transgender Law, in THE FAT STUDIES READER, supra note 1, at 167, 168–74 (discussing fat and transgendered law).
233. LeBesco, supra note 158, at 70; see also Solovay, supra note 11, at 131 (discussing whether labeling obesity as a disability is helpful).
234. LeBesco, supra note 158, at 65.
is not hard to accept, given the diseased historical construction of homosexuality and the hopes and dreams, even today, for a pill to cure fatness.

Third, in the absence of effective curative methods, both fatness and queerness have faced socially constructed fears of contagion. Envisioning fatness as an epidemic indicates its viral nature, spreading through the country like an infection. Merely associating with fat individuals can ascribe fat stigma to thin people, and according to an article in the *New England Journal of Medicine*, thin people are more likely to become fat by spending time with fat friends. Apparently, fatness is contagious. Similarly, after gay advocates finally succeeded in deleting homosexuality from psychiatric diagnostic materials, the “contagion model” of queerness emerged, positing that straight people could be infected with homosexuality through interactions with queer people. These contagion models likely arose out of fear of the socially deviant end result—queerness or fatness.

Fourth, both identities have been (and in some cases, still are) labeled as mutable, grounded in a rhetoric of choice. Society resists accepting that queerness and fatness might be products of both nature and nurture, perhaps due to the normative value of binary schemes. Moreover, the search for or labeling of any cause of

235. See Yoshino, supra note 12, at 784–803.
236. See Oliver, supra note 1, at 112–13.
237. See supra notes 169–179 and accompanying text.
238. Korn, supra note 201, at 222.
241. Yoshino, supra note 12, at 801–02 (citing Paul Cameron & Kirk Cameron, *Do Homosexual Teachers Pose a Risk to Pupils?*, 130 *J. Psychol.*, 603, 611–13 (1996)).
242. Id. at 802 (“[T]he fundamental fear about homosexuality is the apocalyptic ‘fear of a queer planet.’ [...] the fear that homosexuality can spread without being spread thin. [...] because it so closely tracks popular fears, the contagion model has proved an extremely effective anti-gay rhetorical device.”).
244. See sources cited supra note 243.
queerness or fatness (biology or choice) perpetuates the new eugenics project paradigm.\textsuperscript{245}

Fifth, in various ways, society demands that both queerness and fatness assimilate into the dominant paradigms of straightness and thinness. Using homosexuality as an illustrative example, Professor Yoshino delineates three types of assimilation—converting, passing, and covering—that have been systematically imposed.\textsuperscript{246} At first, society tried to eradicate homosexuality by converting gays into straights through the use of hysterectomy, clitoridectomy, vasectomy, castration, lobotomy, electroshock therapy, hormone treatments, aversion therapy, and psychoanalysis.\textsuperscript{247} Converting precludes and prohibits the existence of queerness. Accordingly, Professor Yoshino posits that conversion casts a moral judgment on its object; it is "not a value-neutral event, but one that transforms the damned into the saved; and not a reversible event, but in theory a unique occurrence."\textsuperscript{248} Professor Yoshino continues:

\textquoteleft\textquoteleft Conversion differs profoundly from either passing or covering. Passing and covering are both perceived to be compromise formations in which the underlying identity is ostensibly preserved, modified only for popular consumption. In contrast, conversion is thought to be a more complete embrace or surrender. It is believed to change not only the expression of an identity, but the underlying substance of it.\textsuperscript{249}

Passing, one of the "compromise" methods, allows for queer people to exist but not in the public eye.\textsuperscript{250} Essentially, the passing norm represents the aspects of society that keep a queer person in the closet.\textsuperscript{251} Passing is an assumed possibility for all queer people; if they wanted to dress straight, act straight, and make up stories about straight sexual partners, they could probably do so.\textsuperscript{252} The availability of passing does not, however, mean that homophobia ended or even decreased in severity.\textsuperscript{253} The distinction in rhetoric might have only preserved the underlying animus.\textsuperscript{254} As Professor Yoshino explains,

\begin{itemize}
\item[\textsuperscript{245}.] See supra notes 230–236 and accompanying text.
\item[\textsuperscript{246}.] Yoshino, supra note 12, at 772; see supra notes 12–17 and accompanying text.
\item[\textsuperscript{247}.] Yoshino, supra note 12, at 784–89; see also id. at 790–803 (providing a history of gay conversion).
\item[\textsuperscript{248}.] Id. at 786.
\item[\textsuperscript{249}.] Id.
\item[\textsuperscript{250}.] Id. at 786, 811–27. Yoshino notes that passing and converting may conflate and should not be viewed as necessarily or consistently distinct; the same action might be considered passing and converting depending on the knowledge of the audience. Id. at 826–27. Likewise, queerness might not exist, in a way, if it is not seen by society. Id.
\item[\textsuperscript{251}.] Id. at 811–27.
\item[\textsuperscript{252}.] Id. at 824–25.
\item[\textsuperscript{253}.] Id. at 825 (citing Reva B. Siegel, “The Rule of Love”: Wife Beating as Prerogative and Privacy, 105 Yale L.J. 2117 (1996) (articulating the “preservation-through-transformation” concept)).
\item[\textsuperscript{254}.] Id.
\end{itemize}
legal schemes such as the military’s “don’t ask, don’t tell” policy evidenced this preservation in at least some contexts.\footnote{Id. at 827–31.}

Covering—the other “compromise” that emerged around the turn of the millennium—allows for queer individuals to acknowledge their sexuality both publicly and privately, but concurrently mandates that sexual orientation be downplayed.\footnote{Id. at 838.} In other words, queerness can be acknowledged, but it cannot be flaunted.\footnote{Id. at 772–73, 838–42.} Professor Yoshino identifies gay marriage as a current example of covering, juxtaposed against open relationships.\footnote{Id. at 776–77, 847–49.} These types of covering issues cause conflict within the queer rights movement between those who seek to establish and maintain similarities with straights (those who adopt covering and, in this example, support the legalization of gay marriage) and those who embrace differences from straights (those who resist covering and, in this example, reject the institution of marriage).\footnote{Id. at 839–49.}

Applying Professor Yoshino’s theoretical model\footnote{See id. at 773, 778–79, 868–75 (describing the “weak performative model” that does not trivialize covering, as compared to passing or converting, and allows space for the intersection of, and fluidity between, nature and nurture vis-à-vis the cause of queerness). In passing, Professor Yoshino states that obesity cannot find protection under his weak performative model. Id. at 933. This Article challenges that conclusion. See infra, Part V.} to fatness, it becomes apparent that health insurance fat taxes mandate covering. Total assimilation through conversion might be the conceptual goal for fat people,\footnote{See Yoshino, supra note 12, at 771 (presenting the view that assimilation cures all social evils and thus all people should strive to assimilate). An argument could be made that the few individuals who do lose weight and keep it off have converted, but as discussed herein, such a result is not required.} given the systemic pressures to annihilate fat by los-
ing weight and staying thin, but health insurance fat taxes do not necessitate such a result.262 The Alabama Program described above does not evaluate or track numbers of pounds dropped by fat employees. Plus, conversion is a relative impossibility, in light of the extremely high failure rates of dieting.263

Similarly, passing is not possible. Passing involves hiding the underlying identity component.264 How could a fat person hide the fat, other than by staying home? Once a fat person walks outside and greets the world, fatness is in plain sight. The public eye might choose to look away, essentially rendering fat individuals invisible despite the amount of space that they occupy.265 That resultant invisibility, however, does not negate actual presence. Fat people exist, undeniably.266 As one scholar observes, “[o]besity, unlike some other stigmatized conditions such as alcoholism or drug addiction, is apparent to all and impossible to hide.”267 Society cannot force fat people to pass because they cannot hide their bodies from view.

Covering, the only remaining option, accurately describes the effects of health insurance fat taxes on fat people. Simply put, this regime forces fat people whose BMIs are too high (where the line of demarcation is wholly within the purview of employers’ discretion) to either take steps to remedy the problem by losing weight, regardless of whether weight is ever lost, or to conclusively state, with confirmation from a physician, that some biological factor prevents weight loss. The first option requires an admission that fat individuals should always strive to change their bodies and convert to thinness, even if that goal is never reached. The second option requires an admission of defeat by fatness, such that victims are created where perhaps no victims actually exist. Although plenty of people can and do lead happy, healthy lives with fatness,268 this admission of victimization reinforces a systemic vision of fatness that attempts to preclude such lives from existing. Both types of admissions make fatness easier for society to overlook because fat individuals implicitly and intrinsically accept (even if under duress) the systemic rhetoric of, and commonplace adherence to, anti-fat bias and beliefs that fatness is bad and un-

262. See supra, section II.B.
263. See, e.g., Lyons, supra note 1, at 75–77.
264. See Yoshino, supra note 11, at 811–27.
266. It would be difficult to argue to the contrary, given the media coverage and other discourse surrounding the “obesity epidemic” and rising rates of fatness. Cf. Yoshino, supra note 12, at 840–41 (analyzing the “we’re here, we’re queer, get used to it” slogan).
267. Korn, supra note 201, at 221.
268. See, e.g., Heather McAllister, Embodying Fat Liberation, in THE FAT STUDIES READER, supra note 1, at 305; see also SOLOVAY, supra note 11, at 233–38 (detailing the acceptance of fatness and the efforts against fat discrimination).
Just as society does, through the regime of health insurance fat taxes, fat people invisibly state that their bodies are flawed, and, through extension, that their selves are immoral, weak, and worthless. This is the essence of systemically mandated covering.

Further, the effects of covering within the queer rights movement align with current trends in the fat rights movement. As discussed above, Professor Yoshino states that covering divides queer activists who embrace covering and those who reject it. Similarly, some fat rights activists could be seen as embracing covering while others flatly reject it. For example, Marilyn Wann believes that America needs a fat revolution, embracing the Health at Every Size model and the belief that fat people can enjoy good health and long life, while vehemently combating, among other things, the position that fat people should lose weight and the vision of fatness as a disease. Implementing a different approach, the Yale Rudd Center for Food Policy & Obesity, founded by Kelly Brownell, operates under a mission statement that incorporates, as its main goals, “to improve the world’s diet, prevent obesity, and reduce weight stigma.” According to Wann, the Rudd Center embraces covering while she expressly opposes it. Without judging the value of either approach, health insurance fat taxes brings the conflict between the two into the foreground, and might inhibit the work of fat activists who reject covering.

Other similarities between queer covering and fat covering again demonstrate the extent of alignment between the two identities. For example, queer people who cover by being “discreet” or “private” about their sexuality get to keep their jobs and their children, while “open and notorious” or “flagrant” queerness revokes those privileges. The same is true for fat individuals who reject fatness and embrace covering (providing for them to keep their children and employment) and, conversely, individuals who embrace fatness and reject covering

269. See supra notes 218-222 and accompanying text.
270. See generally Yoshino, supra note 11, at 772–73, 838–42.
271. See supra notes 258–259 and accompanying text.
272. See Burgard, supra note 199, at 42; Lyons, supra note 1, at 83–85; see also Wilson, supra note 220, at 61 (advocating an approach that balances health and cultural beliefs of beauty and encourages appropriate physical activity and good nutrition).
273. Marilyn Wann, Forward to The Fat Studies Reader, supra note 1, at ix. Marilyn Wann is the author of FAT!SO?: BECAUSE YOU DON’T HAVE TO APOLOGIZE FOR YOUR SIZE! (1998) and the creator of “Yay! Scales,” which scales display compliments instead of pounds. She has also performed with a fat synchronized swimming team and other fat visual arts groups. See About the Contributors, in The Fat Studies Reader, supra note 1, at 351, 356–57.
275. See Wann, supra note 273, at xvii.
276. Yoshino, supra note 12, at 850.
Covering demonstrates how "assimilation can be an effect of discrimination as well as an evasion of it."278

V. FAT RIGHTS, HEALTHY BODIES, AND EXISTING LEGAL REGIMES

Although the health insurance fat tax regime facially distinguishes between fat and thin, thus creating covering-type discrimination, the regime is legal nationwide. It is true that certain jurisdictions prohibit weight-based discrimination.279 However, health insurance fat taxes are part of employee benefits programs sponsored by employers and thus, the Employee Retirement Income Security Act280 (ERISA) governs their administration.281 ERISA itself contains no antidiscrimination provision; rather, other federal antidiscrimination laws provide this type of protection for employees concerning covered benefit plans.282 Consistent with the Congressional intent to fill the field of law about these plans, ERISA preempts any state antidiscrimination law that provides protection above the floors set by federal antidiscrimination laws, such as Title VII and the ADA.283 Accordingly,

277. See Solovay, supra note 11, at 64–77 ("If the Child is Fat, Is the Parent Unfit?"); 99–121 (discussing weight-based employment discrimination); see also id. at 13–24 (noting that mother was charged with child abuse for not preventing daughter’s obesity).

278. Yoshino, supra note 12, at 772.

279. One such jurisdiction is the state of Michigan. The Elliott-Larsen Civil Rights Act states that "[t]he opportunity to obtain employment, housing and other real estate, and the full and equal utilization of public accommodations, public service, and educational facilities without discrimination because of . . . weight . . . as prohibited by this act, is recognized and declared to be a civil right." Mich. Comp. Laws § 37.2102(1) (2010). For an overview of this state law and certain local ordinances that prohibit discrimination on the basis of appearance, see Rhode, supra note 2, at 1081–90. Notably, in 2007–2008, Massachusetts considered a bill that would have added weight to its anti-discrimination statute as well. See Mary Carmichael, Do We Really Need A Law To Protect Fat Workers?, BOSTON GLOBE MAG., Aug. 5, 2007, at 26; Laurel J. Sweet, TALL ORDER; Bill Would Target Bias Based on Weight & Height, BOSTON HERALD, Mar. 24, 2008, at A3. The bill was defeated. See MASS. GEN. LAWS ch. 151B, § 4 (2011) (prohibiting employment discrimination based only on "race, color, religious creed, national origin, sex, sexual orientation, . . . genetic information, or ancestry," not weight or height).


282. Id. at 104–05 (describing relevant legislative history).

283. Id. at 102–06 (holding that state antidiscrimination laws consistent with Title VII are saved from ERISA preemption, but any part of those state laws prohibiting conduct that would be legal under the federal regime is preempted); Tompkins v. United Healthcare of New England, Inc., 203 F.3d 90, 96–97 (1st Cir. 2000) (extending the partial preemption holding of Shaw to state antidiscrimination laws concerning disabilities, as compared to the provisions of the ADA).
the only possible laws that might be used to invalidate health insurance fat taxes are those two federal statutes, and neither provides that result. Furthermore, ACA provisions about wellness programs can be viewed as bolstering the legality of health insurance fat taxes. This set of conclusions and observations creates yet another question, directed toward the systemic conception of antidiscrimination law, and specifically those laws focusing on conditions that might result in a physical malfunction. The last section of this Part attempts to provide an answer to that inquiry.

A. Title VII and the ADA

Title VII prohibits discrimination in employment practices based on “race, color, religion, sex, or national origin.” The statute does not prohibit weight-based rules of employment that apply neutrally across these identities. If, however, a facially neutral rule has a disparate impact on minority employees, based on one of these identities, then the rule violates Title VII. Because of higher rates of fatness among minority races and women, coupled with the legal normative construction of a healthy body as white and male, attempts have been made to invalidate weight rules in employment based on a disparate impact argument. While a few of these cases have been successful because of a “sex-plus” or race element, fatness alone is not protected under Title VII. Thus, a Title VII challenge would probably fail, and even if it was successful, fat white men might be excluded from decisional protection.

284. It is not the intent here to provide a detailed explication of weight discrimination cases and analyses under these statutes. Such work has been done elsewhere. See, e.g., Browne et al., supra note 243, at 10–27; Korn, supra note 232, at 40–50. For purposes of this Article, it is sufficient to state that current antidiscrimination law generally does not protect fatness.

285. This Article assumes, arguendo, that the ACA is constitutional.


288. See Solovay, supra note 11, at 111–18, 122–26; Rhode, supra note 2, at 1076–78.


290. See Rhode, supra note 2, at 1076–77.

Similarly, the ADA\(^{292}\) does not protect all fatness from discrimination.\(^{293}\) The ADA prohibits discrimination in employment, public services, and public accommodations on the basis of a disability, whether real or perceived.\(^{294}\) Under the statute, a “disability” is defined as “a physical or mental impairment that substantially limits one or more major life activities” or “a record of such an impairment” or “being regarded as having such an impairment.”\(^{295}\) In rare circumstances, fatness may be considered an impairment, but such cases require morbidly obese plaintiffs\(^{296}\) and even morbidly obese plaintiffs can lose in court, despite sufficient evidence of discriminatory treatment, because they cannot meet the definitional elements of “disability” as such elements have been interpreted by the courts.\(^{297}\) Accordingly, most fat plaintiffs lose their ADA cases,\(^{298}\) and it seems likely that an ADA-based challenge brought against health insurance fat taxes would similarly fail.

**B. The ACA**

Rather than prohibiting weight-based discrimination, the ACA might encourage it through its wellness plan participation incentives. The law contains two antidiscrimination provisions, neither of which is likely to apply to health insurance fat taxes. The first states that “[a] group health plan and a health insurance issuer offering group or individual health insurance coverage may not establish rules for eligibility (including continued eligibility) of any individual to enroll under the terms of the plan or coverage based on any of the following health status-related factors . . . .”\(^{299}\) This provision shall be referred to

---

\(^{292}\) The ADA applies to private employers, see 42 U.S.C. § 12111(5) (2006), and section 504 of the Rehabilitation Act of 1973 applies the same anti-discrimination provisions to public employers and employers that receive federal funding, see 29 U.S.C. § 794(a), (d) (2006). The analyses of both statutes proceed in virtually identical fashions, and guidance for one can be used as guidance for the other. Thus, for purposes of the analysis herein, reference to the ADA should be understood to include both the ADA and section 504 of the Rehabilitation Act. See 29 U.S.C. § 794(d) (“The standards used to determine whether this section has been violated in a complaint alleging employment discrimination under this section shall be the standards applied under [the ADA].”). Similarly, the analysis of Cook v. Rhode Island, 10 F.3d 17 (1st Cir. 1993), see infra notes 326-345 and accompanying text, applies to ADA interpretation and application as well.

\(^{293}\) SOLOVAY, supra note 11, at 146; Browne et al., supra note 243, at 22–23; Korn, supra note 232, at 28; Rhode, supra note 2, at 1078–80.


\(^{295}\) 42 U.S.C. § 12102(1).

\(^{296}\) See Korn, supra note 232, at 42–43, 51–52.

\(^{297}\) Rhode, supra note 2, at 1078–81.

\(^{298}\) See id. at 1078–81; Korn, supra note 201, at 232.

herein as the “health status rule.” Weight is not expressly included in the list of factors, though it could fall under several of those enumerated, such as “health status,” “medical condition,” “medical history,” or possibly “genetic information,” depending on which experts provide consultation.\(^{300}\) Even assuming arguendo that weight is included, this provision likely will not apply to health insurance fat taxes because it pertains to plan/coverage eligibility, not to the amount paid for that coverage once enrolled. The second antidiscrimination provision states that “an individual shall not, on the ground[s] prohibited under title VI of the Civil Rights Act of 1964 . . . or section 504 of the Rehabilitation Act of 1973 . . . be excluded from participation in, be denied the benefits of, or be subjected to discrimination under, any [federal] health program or activity.”\(^{301}\) Likely, this provision also will not apply to health insurance fat taxes because weight is not protected under Title VI of the Civil Rights Act\(^{302}\) or section 504 of the Rehabilitation Act.\(^{303}\) In addition, this second provision applies only to federal health programs, leaving private employers who do not receive federal funds beyond the scope of the rule.

Since neither of the antidiscrimination provisions applies, complete focus is turned to the wellness program provisions. Generally, under the ACA, a wellness program is “offered by an employer” and “designed to promote health or prevent disease.”\(^{304}\) The health status rule notwithstanding, participation in wellness programs may generate premium discounts, rebates, or other rewards based on health status factors, provided certain other programmatic conditions are satisfied.\(^{305}\)

\(^{300}\) Id. (creating new PHSA § 2705(a)(1)–(9). The vagueness of these enumerated factors may be alleviated in the future by regulations promulgated by the Secretary of Health and Human Services. Other sections of the ACA indicate that health status includes weight. See § 4201(c)(3)–(4) (to be codified at 42 U.S.C. 300a–13) (requiring community-based prevention health plans to “promote healthier lifestyles” and “conduct activities to measure changes in the prevalence of chronic disease risk factors among community members” such as “changes in weight”); § 4206 (identifying “weight” as a wellness plan health risk factor).

\(^{301}\) § 1557(a) (to be codified at 42 U.S.C. § 18116).

\(^{302}\) 42 U.S.C. § 2000d (2006) (listing race, color, and national origin as the only three protected identities).

\(^{303}\) See supra notes 299–306 and accompanying text.

\(^{304}\) § 1201, 124 Stat. at 156–57 (creating new PHSA § 2705(j)(1)(A)).

\(^{305}\) Id. 124 Stat. at 156–159 (referring to new PHSA §§ 2705(j)(1)(B), 2705(j)(1)(C), 2705(j)(3)). If “all similarly situated individuals” are eligible for the same reward, then a wellness program does not base any conditions for obtaining the rebate or reward on health status factors and thus does not violate the health status rule. Id. Such programs include reimbursement for fitness center memberships, diagnostic testing that does not require a specific outcome (e.g., a cholesterol level) in order to obtain the reward, and reimbursement for smoking cessation programs regardless of whether the individual actually quits. Id. (referring to new PHSA § 2705(j)(2)).
The primary condition concerns the financial value of the reward. Specifically, health status distinctions are permissible if the wellness program participation reward does not exceed 30% of the original cost of coverage under the applicable health plan. Notably, “cost of coverage” includes both employee and employer contributions to the cost of health care, so the reward may be significantly larger than 30% of just the employee’s contribution. For example, if the total health insurance cost per month is $500 and the employee’s contribution is $150, the reward may carry a value equal to the entire employee contribution (representing 30% of the total cost), rather than only $45 (representing 30% of the employee contribution amount). The Secretaries of Labor, Health and Human Services, and the Treasury may increase the reward value to up to 50% of the cost of coverage if they “determine that such an increase is appropriate.”

Several additional conditions apply to wellness program rewards that differentiate on the basis of health status. First, the program must have “a reasonable chance of improving the health of, or preventing disease in, participating individuals.” It may not be “overly burdensome, . . . a subterfuge for discriminating based on a health status factor, . . . [or] highly suspect in the method chosen to promote health or prevent disease.” Also, the reward must be “made available to all similarly situated individuals” at least once a year.

306. Id. 124 Stat. at 157–58 (referring to new PHSA § 2705(j)(3)(A)).
307. Id.
308. Id.
309. Id.
310. Id. 124 Stat. at 158 (referring to new PHSA § 2705(j)(3)(B)–(D)).
311. Id. (referring to new PHSA § 2705(j)(3)(B)). Other provisions in the ACA indicate that a programmatic goal of weight loss will satisfy the “improving health” condition. For example, the ACA offers “community transformation grants” for “prevention health activities” that are designed to “promote healthier lifestyles.” Id. § 4201(c)(3)(A). Many of the listed activities focus on health foods, nutrition, and physical activity. Id. § 4201(c)(2)(B). The success of these activities depends upon “measure[d] changes in the prevalence of chronic disease risk factors among community members participating in preventive health activities” such as “changes in weight.” Id. § 4201(c)(4)(A)–(B). Similarly, “weight” is listed as a risk factor for pilot wellness programs based at community health centers that serve particularly at-risk populations. Id. § 4206 (referring to new PHSA § 330(s)(3)(B)(i)).
312. Id. § 1201, 124 Stat. at 158 (referring to new PHSA § 2705(j)(3)(B)). Again, the vagueness of these terms and conditions might later be explained in regulations, but the statutory text provides only this.
313. Id. (referring to new PHSA § 2705(j)(3)(C)–(D)).
order to satisfy this condition, an employer must maintain a “reasonable alternative standard” or waiver of the particular health status benchmark for individuals for whom it is “unreasonably difficult” or “medically inadvisable” to meet that benchmark.314 So long as the wellness program reward system adopted by an employer satisfies these conditions, the reward system is legal under the ACA, regardless of whether it results in health status differentiation.

The Alabama Program exemplifies how ACA wellness programs justify differentiations based on fatness. Alabama state employees whose BMIs are 35 or higher must pay a $25 monthly health insurance fat tax unless they participate in a weight loss program, actually lose weight, or provide a note from a physician indicating that a medical condition that precludes weight loss.315 Because the state bills the program as a method of improving health and includes the doctor’s note as an alternative method of avoiding the fat tax, it satisfies the ACA conditions for a legal wellness program.316

C. Collective Cover-up

The above analyses of federal laws demonstrate how the American legal system supports the perpetuation of anti-fat bias and the maintenance of potentially harmful, unrealistic body size norms. Only one state in the country protects against discrimination based on fat-

314. Id. (referring to new PHSA § 2705(j)(3)(D)(ii)). Employers may seek confirmation from medical professionals that achieving the benchmark is unreasonably difficult or medically inadvisable. Id. (referring to new PHSA § 2705(j)(3)(C), (D)(ii)).

315. See supra notes 71–84 and accompanying text.

ness. The state-based fatness protection, however, effectively becomes nullified vis-à-vis health insurance fat taxes because of the nature of the legal system governing their administration.

Perhaps this gap in the system results from pervasive anti-fat bias and stigma. Fatness is the one remaining basis on which people can outwardly judge others without worry of repercussion. Cultural norms dictate that fat is bad, a disease that should be eradicated. The country believes that its citizens can, and should, make their bodies conform to normative thinness. The current legal framework reflects this “assimilationist bias. It maintains that groups that can assimilate are less worthy of protection than groups that cannot. It further suggests that the only acceptable defense to a demand for assimilation is the inability to accede to it.” Stated otherwise, and to use Professor Yoshino’s terminology, when individuals cannot convert or pass, they receive legal protection from discrimination based on the underlying identity, such as race, sex, or disability.

As shown above, though, fat individuals cannot pass or convert, and yet they still have no legal recourse for any repercussions based on their fatness. Particularly given the scientific evidence that fatness is not a pure choice, it seems that society, collectively, should recognize that even though fat hatred persists, probably it should not. Collectively, society should understand that fat people are not wholly to blame for their fatness, and yet, society torments these individuals specifically because of their body size. American lawmakers should acknowledge given the available medical evidence, that some people are fat, just as some people are short, and some have blue eyes, and some are Black. Eye color, for example, is a relatively neutral characteristic; generally, it does not form substantial parts of people’s identities. Race though, does form a person’s identity, whether a per-
son wants it to do so or not. Civil rights law emerged because of the negative consequences of that systemic impact. Nevertheless, systemic norms about fatness endure, and no federal law aims to curtail that practice.

Health insurance fat taxes provide a method for society to perpetuate its anti-fat bias under the cover of promoting health. The goal seems good on its face; everyone wants to be healthy. Looking one step deeper, however, as this Article has shown, health insurance fat taxes offer an opportunity to hide systemic anti-fat bias by forcing fat people to pay for their fatness, their moral failure, their bad bodies. In short, the health insurance fat taxes regime creates a vehicle for collective cover-up of anti-fat bias with the force of the law lending support.

An oft-cited successful weight disability case—Cook v. State of Rhode Island, Department of Mental Health, Retardation, and Hospitals illustrates how collective cover-up emerges in ADA analysis of fatness. Bonnie Cook was an attendant at a Rhode Island residential facility for mentally retarded persons. She had a “spotless work record” for the five years she worked there, and when she left, she did so voluntarily. After two years, she reapplied for her position only to be rejected strictly because of her weight, even though she passed the mandatory pre-employment physical. She filed suit under section 504 of the Rehabilitation Act (RHA), based on a “perceived disability” theory, and after surviving a Rule 12(b)(6) motion to dismiss, the jury awarded her $100,000 in compensatory damages.

-- Cook v. State of Rhode Island, Department of Mental Health, Retardation, and Hospitals --

324. See Lawrence, supra note 323, at 637; see also Abrams, supra note 221, at 484 (identifying disability and gender dissidence as “socially-imposed identities”).

325. One main distinction between race and gender discrimination, on the one hand, and fatness discrimination on the other, is the obviousness of that discrimination. Race has a blatant and facial, social, and legal history of discrimination. Dating back to the three-fifths law, through the era of slavery and well into the twentieth century with sanctioned segregation, racial discrimination existed, facially, in American law. See, e.g., Civil Rights Act of 1964, Pub. L. 88-352, 78 Stat. 101. The civil rights movement could focus efforts on combating that facial discrimination and rely thereon when combating more covert discriminatory impacts. Fatness, however, has no such discriminatory obviousness in its history. Indeed, the story of fatness described in Part II precludes such obviousness, since fatness was formerly a sign of wealth and high social status. Anti-fat discrimination has always existed beneath the legal surface. In this way, collective cover-up as described herein may apply to fatness, but might not apply to racism. Then again, perhaps affirmative action, retrospectively, was a form of collective cover-up.

326. 10 F.3d 17 (1st Cir. 1993).

327. See supra note 292 and accompanying text.

328. Cook, 10 F.3d at 20.

329. Id.

330. Id. at 20–21.

331. Id. at 21–22.
On appeal, the First Circuit held that morbid obesity qualified as a “covered impairment” under the RHA, whether actual or perceived. Specifically, the court held “the jury reasonably could have found that, though people afflicted with morbid obesity can treat the manifestations of metabolic dysfunction by fasting or perennial undereating, the physical impairment itself—a dysfunctional metabolism—is permanent.” Accordingly, the First Circuit upheld the jury’s award to Ms. Cook.

This decision, though, perpetuates the same systemic vision of fatness that health insurance fat taxes also perpetuate, namely, that fatness is a bad personal choice deserving of punishment unless a medical, biological, essentially uncontrollable reason can be established. The result in Cook purports to offer protection from anti-fat discrimination, but that protection extends only to those individuals whose fatness rises to a level of morbid obesity and for which a medical cause can be established. In this way, the Cook decision shows how collective cover-up emerges through the law. It proffers fat rights, but only facially and only for a small and specific subclass of individuals, thereby covering up the lingering systemic anti-fat bias that still prohibits protection for most fat individuals.

Looking more closely at the details of the decision, collective cover-up emerges through the First Circuit’s discussions of mutability and voluntariness. Though both issues arose in the context of whether fatness constitutes an “impairment” under the law, the ultimate impact of mutability and voluntariness appears in the “substantially limiting” component of the disability analysis. First, the court stated

332. Id. at 22–23. To state a successful claim under the RHA against a federally funded program, a plaintiff must establish that: (1) she applied for a position within the program, (2) she had a “cognizable disability” at the time of application, (3) she was nonetheless qualified for the position, and (4) she was not hired solely because of the disability. Id.; see also supra notes 292–299 and accompanying text (discussing the likely failure of plaintiffs’ claims under the ADA, even if morbidly obese, and noting that the analysis under section 504 of the RHA is virtually identical to that applied to claims brought under the ADA).

333. Id. at 24.
334. Id. at 28.
335. Id. at 24.
336. Id. at 23–24.
337. See supra notes 301–303, 340 and accompanying text. A “disability” is defined as “a physical or mental impairment that substantially limits one or more major life activities” or “a record of such an impairment” or “being regarded as having such an impairment.” 42 U.S.C. § 12101(1) (2006). In 2008, Congress passed certain amendments to the ADA. ADA Amendments Act of 2008, 42 U.S.C. §§ 12101–12213 [hereinafter ADAAA]. One such amendment, in response to the Supreme Court’s decision in Sutton v. United Airlines, Inc., 527 U.S. 471, 475 (1999), stated that “[t]he determination of whether an impairment substantially limits a major life activity shall be made without regard to the ameliorative effects of mitigating measures such as . . . medication, medical supplies, equip-
that the mutability of the plaintiff’s condition is irrelevant to determining whether or not the condition constitutes an impairment. \footnote{338. \textit{Cook}, 10 F.3d at 23–24.}

Mutability is nowhere mentioned in the state or regulations, and we see little reason to postulate it as an automatic disqualifier under section 504. It seems to us, instead, that mutability is relevant only in determining the substantiality of the limitation flowing from a given impairment. So viewed, mutability only precludes those conditions that an individual can easily and quickly reverse by behavioral alteration from coming within section 504. \footnote{339. \textit{Id.} at 23 n.7. This interpretation is set forth in dicta, arising out of the court’s critique of the trial court’s instruction to the jury that a “condition or disorder is not an impairment unless it . . . constitutes an immutable condition that the person affected is powerless to control.” \textit{Id.} at 23. The First Circuit found this instruction to be “problematic” because immutability is not an automatic prerequisite for establishing an impairment. \textit{Id.} at 23 n.7. The court nonetheless determined that the imperfect instruction was harmless error, since the jury had evidence showing that metabolic dysfunction was a permanent condition and that permanency, in this case, ran in favor of Ms. Cook. \textit{Id.} at 24.}

What, then, happens to fat people who are perceived to be able to “easily and quickly” change their fatness? They fall outside the protection of the law. Similarly, under the “law of the case” \footnote{340. \textit{Id.} at 23 n.7.} described above, morbid obesity resulting from metabolic dysfunction is a permanent condition justifying a finding of an impairment. Mutability might protect the morbidly obese from discrimination, but only if they can establish a medical reason for their fatness. Other individuals, who cannot show a malfunctioning metabolism, are still blamed for their fatness and systemically held responsible for whatever consequences might stem from that fault. The underlying biases against fatness persist; the \textit{Cook} decision maintains the position that people who can change their fatness should (and, arguably, must) do so. \footnote{341. \textit{See id.} at 24.}

Further, the court held that regardless of the actual immutability of the condition, an employer’s perception of an immutable condition

---

<table>
<thead>
<tr>
<th>Footnote Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>339. \textit{Id.} at 23 n.7. This interpretation is set forth in dicta, arising out of the court’s critique of the trial court’s instruction to the jury that a “condition or disorder is not an impairment unless it . . . constitutes an immutable condition that the person affected is powerless to control.” \textit{Id.} at 23. The First Circuit found this instruction to be “problematic” because immutability is not an automatic prerequisite for establishing an impairment. \textit{Id.} at 23 n.7. The court nonetheless determined that the imperfect instruction was harmless error, since the jury had evidence showing that metabolic dysfunction was a permanent condition and that permanency, in this case, ran in favor of Ms. Cook. \textit{Id.} at 24.</td>
</tr>
<tr>
<td>340. \textit{Id.} at 23 n.7.</td>
</tr>
<tr>
<td>341. \textit{See id.} at 24.</td>
</tr>
</tbody>
</table>
Though this vision of fatness played to the plaintiff’s favor in \textit{Cook},\footnote{Id.} the vision could have opposite results for many other fat people whom society perceives as simply lazy or lacking in will power. It may be easy for fat activists to see the appeal of the perceived disability theory; it provides a vehicle for showing that fatness is not necessarily a disabling condition even though society views it as such. It also provides a legal hook on which to hang a fat discrimination case when there may be an absence of an underlying impairment. Unfortunately, this belies the normative point. Not all fat is bad or impairing,\footnote{Id.} and a legal theory relying on the contrary narrow vision of fatness perpetuates the social perception of the falsity. Indeed, disability rights scholars and activists have offered a similar critique.\footnote{See \textit{Fleischer} 	extit{& Zames}, \textit{supra} note 344, at 13.} The perpetuation of a vision that fat is bad simultaneously perpetuates collective cover-up of anti-fat bias, especially in the context of legal decisions that seem to advance fat rights.

Second, as to voluntariness, the court stated that the cause of the condition is likewise irrelevant to the decision of whether the condition constitutes an impairment, but nonetheless pertains to the “substantially limiting” analysis.\footnote{Cook, 10 F.3d at 24.}

The Rehabilitation Act contains no language suggesting that its protection is linked to how an individual became impaired, or whether an individual contributed to his or her impairment. On the contrary, the Act indisputably applies to numerous conditions that may be caused or exacerbated by voluntary conduct, such as alcoholism, AIDS, diabetes, cancer resulting from cigarette
smoking, heart disease resulting from excesses of various types, and the like. Consequently voluntariness, like mutability, is relevant only in determining whether a condition has a substantially limiting effect.347

Again, this language seems like a positive for disability protection of fatness, but upon closer scrutiny, it plays to the anti-fat bias running just beneath the surface of society, manifested through the legal system. In this way, the passage is somewhat misleading.

Voluntariness might not bear relevance to the origination of the impairment, but it does impact its continued existence, which, as the court noted, influences the determination of whether an impairment can be "substantially limiting."348 In *Cook*, the court held that "the jury certainly could have concluded that the metabolic dysfunction and failed appetite-suppressing neural signals were beyond plaintiff's control and rendered her effectively powerless to manage her weight."349 Fatness, in its usual depiction, can be managed if only fat individuals could control themselves (or so the rhetoric goes). According to mainstream anti-fat bias, fatness is not just caused by a voluntary action, but also perpetuated and maintained by continued choice.350 The pervasive conception of body size choice precludes obesity from ADA coverage.351 The social norm dictates that people should be able to lose weight and keep it off, even if science dictates the opposite conclusion. So, collective cover-up emerges through voluntariness in two ways: the underlying impairment perpetuates the systemic vision that fatness is bad and inhibiting, and the "substantially limiting" analysis perpetuates the systemic vision that fatness is a choice, so fat people deserve whatever punishments they receive.

Though the First Circuit provided relief for Bonnie Cook, the case laid the groundwork, through collective cover-up, for continued and legally justified anti-fat bias. Similarly, the ADA, Title VII, and the ACA demonstrate statutory collective cover-up of anti-fat bias, exemplified by the legality of health insurance fat taxes.

347. *Id.*
348. *Id.*
349. *Id.*
350. See supra section III.B.
351. Applying this construction to a different context, consider a smoker who develops a cough that could be alleviated through smoking cessation. Probably that cough does not constitute a disabling impairment. A choice to continue smoking and perpetuate the cough will not bring that cough within the jurisdiction of the ADA. If the cough develops into lung cancer, however, then the cancer is protected. It cannot be cured simply by quitting smoking. Similarly, if a person broke a leg skiing, let it heal, and the day after the cast was removed broke it again, the perpetual state of the injured leg still would not result in a finding that the person had a disabling injury.
VI. CONCLUSION

If society wants to achieve its public policy goal of widespread health, then it should curtail counterproductive policies and programs that create, rather than remove, barriers to accessing the health care system. Legal health insurance fat tax programs do just that for a population that already faces numerous challenges within that system. Certainly others may disagree. Professors Kristin Madison, Kevin Volpp, and Scott Halpern recently voiced support for wellness and other “incentive programs” promoted through the ACA as a potentially useful method to “improve public health.” Specifically, they state that “[i]ndividuals often fail to take the steps necessary to improve their own health,” such as losing weight, and that “one advantage to an appropriately designed incentive program is that it can help individuals overcome the barriers they face in trying to avoid disease and disability.” They also state that distinctions in people’s abilities to conform to the requirements of the so-called incentive programs, such as food deserts and biological factors that might render thinness an unachievable goal, “do not necessarily imply that incentive programs impermissibly discriminate.” The analysis offered above, however, illustrates exactly that implication as a result of health insurance fat taxes, evidenced through fat covering and collective cover-up.

Perhaps new federal law that attends to collective cover-up would also generate improvements regarding individual covering. One possible method of addressing collective cover-up of anti-fat bias is through a new federal law modeled after state lifestyle discrimination statutes. Generally, these statutes protect employees from discrim-
2012] HEALTH COVER(AGE)ING 251

information based on off-duty “lifestyle” choices such as smoking, sexual relationships, or leisure activities. These statutes essentially pit the employer’s business interests against the employee’s privacy interests, and declare a victor. The problem with this model for anti-fat bias, of course, is that it still relies on a systemic vision of fatness as a personal choice. Nonetheless, the model may provide a useful starting point.

360. See generally Sugarman, supra note 4, at 418–20 (discussing statutes preventing various off-duty lifestyle choices from being considered in employment decisions).
361. Id.
362. See id. at 392.