



Reform Matters Facts & Figures

- 18 percent of women in the United States don't have health insurance.¹
- 35 percent of American-Indian/Native Alaskan women are uninsured.²
- 37 percent of Hispanic women don't have health insurance.³
- Texas and New Mexico have the highest rates of uninsured women—28 percent of women ages 18-64 are without coverage in these states.⁴
- More than half of all women—52%—report problems with accessing health care (e.g. not filling a prescription, or skipping a medical test) because of cost, compared to 39% of men.⁵
- 3 in 5 low- and moderate-income women have problems paying their medical bills.⁶
- Only 20 states require private insurance companies to cover annual mammograms for women over age 40. (CT, DC, HI, IL, IN, KS, ME, MA, MN, NV, NJ, ND, OK, OR, PA, RI, SC, TX, WA, and WY.)⁷
- Approximately three-quarters of adult Medicaid beneficiaries are women.⁸
- 20 states do not have “presumptive eligibility” policies to allow low-income pregnant women to receive time-sensitive prenatal care coverage while waiting for approval of their Medicaid application. (AL, AK, AZ, HI, IN, KS, MD, MN, MS, NV, ND, OH, OR, RI, SC, SD, VT, VA, WA, and WV.)⁹ Louisiana does not have such a law, but it can enroll a pregnant woman in three calendar days.
- Only 7 states have public health insurance programs (like Medicaid) that cover parents/caretakers with incomes at or above 200 percent of the federal poverty level. For a family

¹ National Women's Law Center analysis of 2007 data on health coverage from the Current Population Survey's Annual Social and Economic Supplement, using CPS Table Creator, http://www.census.gov/hhes/www/cpstc/cps_table_creator.html.

² Ibid.

³ Ibid.

⁴ Ibid.

⁵ Rustgi, SD., Doty MM., and Collins SR, *Women at Risk: Why Many Women are Forging Needed Health Care* (May 2009) Washington, D.C.: The Commonwealth Fund, <http://www.commonwealthfund.org/Content/Publications/Issue-Briefs/2009/May/Women-at-Risk.aspx>

⁶ Ibid.

⁷ National Women's Law Center, *Making the Grade on Women's Health: An Annual and State-by-State Report Card* (2007), <http://hrc.nwlc.org/Policy-Indicators/Addressing-Wellness-and-Prevention/Mammogram.aspx>

⁸ Kaiser Family Foundation, *Women's Health Insurance Coverage* (October 2008), available at www.kff.org/womenshealth/upload/6000_07.pdf.

⁹ Kaiser Family Foundation, *Presumptive Eligibility under Medicaid for Pregnant Women, 2009*, available at www.statehealthfacts.org/comparetable.jsp?ind=225&cat=4 (Last Accessed 8/25/09)

of three, that's \$36,620 each year. (AZ, DC, MA, ME, MN, NJ, and WI.)¹⁰ In Alabama, the income eligibility limit to qualify for Medicaid for nonworking parents is 11 percent of the federal poverty level. That's roughly \$2,000 per year for a family of three.¹¹

- 13 states and DC allow private insurance companies that cover prescription drugs to exclude coverage for FDA-approved contraceptives. (AL, AK, DC, FL, IN, KS, LA, MS, NE, PA, SC, SD, TN, and UT.)¹²
- 16 percent of all U.S. women – including 23 percent of Hispanic women, 24 percent of African-American women and 30 percent of American-Indian/Alaskan Native women - receive late or no prenatal care.¹³
- According to World Health Organization estimates, 33 countries have lower maternal mortality rates than the United States - including Canada, France, Ireland, Kuwait, Latvia, Malta, New Zealand, Slovakia, and the United Kingdom.¹⁴
- The infant mortality rate among White women is 5.7 deaths per 1000 live births. The rate among African-American women is more than double that, at 13.3 deaths per 1000 live births.¹⁵
- Between 1999 and 2008, health insurance premiums increased 119 percent, 3.5 times more than the increase in wages over the same period.¹⁶
- Nine states and the District of Columbia fail to prevent health insurance companies from denying coverage to victims of domestic violence.¹⁷
- Nearly 15 percent of women with functional limitations in the 45-64 age range have no health care coverage at all.¹⁸

10 Families USA., *Upper Public Program Eligibility Levels for Children and Adults*, available at <http://www.familiesusa.org/assets/pdfs/kids-and-parents-medicaid-and-chip-eligibility.pdf> (Last Accessed 8/25/09)

11 Ibid.

12 National Women's Law Center, "Contraceptive Equity Laws in Your State: Know Your Rights - Use Your Rights," August 2007, available at www.nwlc.org/pdf/ConCovStateGuideAugust2007.pdf.

13 Kaiser Family Foundation, *Late Initiation of or No Prenatal Care, by State and Race/Ethnicity, 2007*, available at: <http://www.statehealthfacts.org/comparemapreport.jsp?rep=34&cat=15> (Last Accessed 8/25/09)

14 World Health Organization, *Maternal Mortality in 2005: Estimates by WHO, UNICEF, UNFPA, and the World Bank (2007)*, available at <http://www.unfpa.org/publications/detail.cfm?ID=34.3>

15 National Center for Health Statistics, *Health, United States, 2008*, (March 2009), <http://www.cdc.gov/nchs/data/hus/hus08.pdf#008>

16 Kaiser Family Foundation, *Health Care Costs: A Primer* (March 2009), available at http://www.kff.org/insurance/upload/7670_02.pdf

17 The nine states that do not protect survivors of domestic violence from discrimination in health insurance are: Idaho, Mississippi, North Carolina, North Dakota (current legislation only protects against discrimination in property insurance), Oklahoma, South Carolina, South Dakota, Vermont, and Wyoming. See Women's Law Project (2002). *FYI: Insurance Discrimination against Victims of Domestic Violence, 2002 Supplement 2*. Available at www.womenslawproject.org/brochures/Insurance_discrimDV.pdf. Date Accessed: May 19, 2008.

- In 2007, an estimated 62% of all bankruptcies had a medical cause. Researchers found that being female significantly increases the odds that a person will file medical bankruptcy.¹⁹
- Small businesses that do not offer employee health benefits tend to have larger proportions of female workers.²⁰
- Uninsured breast cancer patients are substantially more likely than their privately-insured counterparts to be diagnosed with advanced stage breast cancer.²¹
- Health policy experts estimate that in 2006, at least 22,000 nonelderly adults died because they did not have health insurance.²²
- 25 million Americans—including 16% of all women—are enrolled in an insurance plan that provides inadequate financial protection against catastrophic healthcare expense, and these "underinsured" individuals are almost as likely as the uninsured to go without needed medical care and incur medical debt.²³
- One in five Americans report that unaffordable medical bills have led to negative financial consequences such as: using up all or most of their savings; being unable to pay for basic necessities such as food or rent; or, having to borrow money or take out a second mortgage.²⁴
- More than a quarter of Americans report that they have experienced serious problems paying for health insurance or health care as a result of recent changes to the economy.²⁵

18 Center for Research on Women with Disabilities at the Baylor College of Medicine (2008). *Research Topics: Health Care - Health Insurance*. Available at www.bcm.edu/crowd/?pmid=1433. Date Accessed: May 19, 2008.

19 Himmelstein DU, et al (June 2009), Medical Bankruptcy in the United States, 2007: Results of a National Study, *American Journal of Medicine*, 2009 Aug;122(8):741-6. Epub 2009 Jun 6.

20 Fronstin P and Helman R. (2003) Small Employers and Health Benefits: Findings From the 2002 Small Employer Health Benefits Survey. EBRI Issue Brief Number 253. Employee Benefit Research Institute.

21 Halpern M, Bian J, Ward E, Schrag N, and Chen A, (2007) Insurance Status and Stage of Cancer at Diagnosis among Women with Breast Cancer. *Cancer* 110(2): 403-411.

22 Dorn, S. (2008). *Uninsured and Dying Because of It: Updating the Institute of Medicine Analysis on the Impact of Uninsurance on Mortality*. Washington: The Urban Institute.

23 Number of underinsured Americans; Schoen C, Collins SR, Kriss JL, and Doty MM. (June 2008) How Many are Underinsured? Trends Among U.S. Adults, 2003 and 2007. *Health Affairs Web Exclusive*; Proportion of women who are underinsured; Rustgi, SD., Doty MM., and Collins SR, *Women at Risk: Why Many Women are Forging Needed Health Care* (May 2009) Washington, D.C.: The Commonwealth Fund, <http://www.commonwealthfund.org/Content/Publications/Issue-Briefs/2009/May/Women-at-Risk.aspx>

24 Kaiser Family Foundation, *Public Opinion on Health Care Issues: Kaiser Health Tracking Poll* (February 2009), <http://www.kff.org/kaiserpolls/upload/7866.pdf>

25 Kaiser Family Foundation, *Economic Problems Facing Families, Kaiser Health Tracking Poll: Election 2008*. (Oct. 2008), <http://www.kff.org/kaiserpolls/upload/7832.pdf>