



Why Women Need Health Reform

Today, millions of women in the United States depend on a health care system that is failing them. They face unfair insurance industry practices, have trouble affording necessary care, or struggle to find insurance that covers the benefits they need. Considering women's experiences with our health system, it is no wonder that in a Spring 2009 poll, more than 76% of women said they thought our current health care system should be reformed or radically changed; only 19% want to keep the status quo. Women's well-being—and that of their families—depends on health reform that meets their needs.

Women Face Unfair and Discriminatory Insurance Industry Practices

- Insurers in most states are allowed to consider gender when setting premium rates in both the individual and group markets. As a result of “gender rating,” women, and businesses with predominantly female workforces, are often charged more than men for the exact same coverage.
- In eight states and D.C., it is still legal for insurers to reject a woman's health insurance application if she is a victim of domestic violence.
- Insurers may exclude coverage for certain “pre-existing” conditions; if a woman has previously had a Cesarean section, for instance, insurers may refuse to pay for future C-sections or reject her application altogether.

Women Have More Trouble Affording Necessary Health Care

- Women are generally poorer than men, earning just 78 cents for every dollar men earn. Women also use the health care system more, in part due to their reproductive health needs.
- Because they are poorer and use more care, women spend a greater share of their income on their health needs. Regardless of whether they have insurance, women are more likely than men to report cost-related problems with accessing health care, and to struggle with medical bills or debt.
- Unaffordable cost-sharing requirements, annual limits on covered services, or health plan limits on lifetime expenditures have a disproportionate impact on women. They are more likely than men to be underinsured, or to have coverage but still spend more than they can afford on health care.

Women Struggle to Find Coverage for the Benefits They Need

- Women are more likely to use certain health care services—such as prescription drugs and mental health care—that many health plans limit or exclude altogether.
- Women need coverage for a full range of reproductive health services.
- Compared to men, women visit health providers more often and use more preventive care. They are also more likely to suffer from a chronic condition requiring ongoing care, such as arthritis or asthma. They are particularly ill-served by “bare-bones” health plans without coverage for the benefits that are critical to maintaining women's health.
- It is very difficult—and sometimes impossible—for women to find coverage for maternity care in the individual health insurance market.