Reform Matters Facts & Figures

- 17.6 percent of women in the United States don't have health insurance.[1]
- 35 percent of American-Indian/Native Alaskan women are uninsured.[2]
- 36.6 percent of Hispanic women don't have health insurance.[3]
- Texas has the highest rate of uninsured women of any state – 23.8 percent.[4]
- New Mexico has the second highest rate of uninsured women - 21.0 percent.[5]
- Due to prohibitive costs, women are more likely than men - regardless of insurance status - to have left a prescription unfilled; not seen a specialist when needed; skipped a medical test, treatment, or follow-up; or had a medical problem but not seen a doctor or clinic.[6]
- 3 in 5 women are unable to pay her medical bills. [7]
- 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.) [8]
- Approximately 75 percent of adult Medicaid beneficiaries are women. [9]
- 20 states have not passed laws that allow low-income pregnant women to begin to receive time-sensitive prenatal care coverage while waiting for their Medicaid applications to be approved. (AL, AK, AZ, HI, IN, KS, MD, MN, MS, NV, ND, OH, OR, RI, SC, SD, VT, VA, WA, and WV.) [10] Louisiana does not have expedited eligibility law, but it can enroll a pregnant woman in three calendar days.
- Only 6 states' Medicaid programs cover working parents with incomes at or above 200 percent of the federal poverty level. For a family of three, that's $34,340 each year. (AZ, DC, ME, MN, NJ, and WI.) [11] In Alabama, the income eligibility limit to qualify for Medicaid for non-working parents is 11 percent of the federal poverty level. That's less than $2,000 per year for a family of three.[12]

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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 Ibid.

6 The Commonwealth Fund Biennial Health Insurance Survey (May 2009). Rustgi, SD., Doty MM., Collins SR. (May 2009) Women at Risk: Why Many Women are Forging Needed Health Care. Washington, D.C.: The Commonwealth Fund. http://www.commonwealthfund.org/~/media/Files/Publications/Issue%20Brief/2009/May/Women%20at%20Risk/PDF_1262_Rustgi_women_at_risk_issue_brief_Final.pdf

7 Ibid.

8 National Women's Law Center, unpublished data, collected May 2007.

9 The Henry J. Kaiser Family Foundation, "Issue Brief: Medicaid's Role for Women" (October 2008), available at www.kff.org/womenshealth/upload/6000_07.pdf.

10 The Henry J. Kaiser Family Foundation, "Has Presumptive Eligibility under Medicaid for Pregnant Women, 2009," available at www.statehealthfacts.org/comparetable.jsp?ind=225&cat=4.

11 The Henry J. Kaiser Family Foundation, "Income Eligibility for Parents Applying for Medicaid by Annual Income as a Percent of Federal Poverty Level (FPL), 2006," available at www.statehealthfacts.org/comparetable.jsp?ind=205&cat=4.

12 Ibid.

- 7 states limit the number of prescriptions they will cover for Medicaid beneficiaries. (AL, AR, MS, OK, PA, TN, and TX.) [13]
- 14 states 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.) [14]
- 84.1 percent of all U.S. women - but only 77.7 percent of Hispanic women, 76.3 percent of African-American women and 69.8 percent of American-Indiana/Alaskan Native women - receive prenatal care in the first trimester. [15]
- According to World Health Organization estimates, 32 countries have lower maternal mortality rates than the United States - including Canada, France, Ireland, Kuwait, Latvia, Malta, New Zealand, Slovakia, and the United Kingdom. [16]
- The infant mortality rate among White women is 5.7 deaths per 100,000 live births. Among African-American women, that number is 13.6 deaths per 100,000. [17]
- Between 1999 and 2008, health insurance premiums increased 119 percent - or 3.5 times more than wages. [18]
- Ten states and the District of Columbia fail to prevent health insurance companies from denying coverage to women suspected to be victims of domestic violence.[19]
- Living with a chronic condition decreases the chance of having adequate health insurance coverage by 25 percent for a single woman and 10 percent for a married woman. [20]
- Nearly 15 percent of women with functional limitations in the 45-64 age range have no health care coverage at all. [21]
- Roughly 2 million Americans experienced "medical bankruptcy" (medical debt leading to personal bankruptcy) in 2001, and over three-quarters had insurance coverage at the onset of their illness. [22]

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13 National Pharmaceutical Council, Pharmaceutical Benefits 2005/2006 (Reston: National Pharmaceutical Council, 2006); 42 U.S.C. §§ 1396a(a)(1)(A)(ii), 1396d(a)(6) to 1396d(a)(16), 1396d(a)(18); 42 C.F.R. §§ 436.300 to 436.330. This indicator refers only to the limit on the number of prescriptions in a particular time period, not limits on quantities (e.g., limiting to a 30-day supply) or refills. http://d.scribd.com/docs/t7bof2sxdlvhwk3cqdk.pdf

14 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.

15 Joyce A. Martin and others, "Births: Final Data for 2003," National Vital Statistics Report 54 (September 8, 2005), Table 34. National Center for Health Statistics. Health, United States, 2008: With Special Feature on the Health of Young Adults, National Vital Statistics Report. (March 2009), Table 8. http://www.cdc.gov/nchs/data/hus/hus08.pdf#008 (page 183).

16 World Health Organization, "Maternal Mortality in 2005: Estimates by WHO, UNICEF, UNFPA, and the World Bank," 2007, 23-27, available at www.alianzaipss.org/reproductive-health/publications/maternal_mortality_2005/mme_2005.pdf.

17 National Center for Health Statistics, National Vital Statistics Report 55 (May 2, 2007), Table 3, 21. The national number includes data for all 50 states and the District of Columbia. National Center for Health Statistics. Health, United States, 2008: With Special Feature on the Health of Young Adults, National Vital Statistics Report. (March 2009), Table 22. http://www.cdc.gov/nchs/data/hus/hus08.pdf#008 (page 209).

18 The Henry J. Kaiser Family Foundation, "Health Care Costs: A Primer" (March 2009), available at http://www.kff.org/insurance/upload/7670_02.pdf.

19 The ten states that do not protect survivors of domestic violence from discrimination in health insurance are Arkansas, 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.

20 Source: 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.

21 Ibid.

- Small employers that do not offer employee health benefits tend to have larger proportions of female workers. [23]
- Uninsured women are substantially more likely to be diagnosed with advanced stage breast cancer than women with private insurance. [24]
- Health economists estimate that in 2006, at least 22,000 nonelderly adults died because they did not have health insurance. [25]
- Fourteen percent of Americans 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. [26]
- Over a third of Americans report that their medical bills have led to negative economic 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. [27]
- 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.

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22 Himmelstein DU, Warren E, Thorne D and Woolhandler, SJ. (February 2005) Illness and Injury as Contributors to Bankruptcy. Health Affairs Web Exclusive.

23 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.

24 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.

25 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.

26 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.

27 Kaiser Family Foundation. (Oct. 2008). Kaiser Public Opinion: Economic Problems Facing Families. Survey Brief. Kaiser Family Foundation: Washington, DC. Kaiser Family Foundation. (Oct. 2008) Kaiser Health Tracking Poll: Election 2008. Kaiser Family Foundation: Washington, D.C. http://www.kff.org/kaiserpolls/upload/7832.pdf