

Health care ranked among the top three presidential campaign issues for American voters, and more than a dozen states have enacted or proposed plans for comprehensive health reform. While these are hopeful signs that the time is ripe for real change, to fully engage their communities in supporting progressive health reform, women's advocates must be strategic about *how* we talk about health care reform.

**Reform Matters** 

For women in particular, the state of the nation's health care system is a major concern. To build support for health care reform efforts among this voting group, it is important for advocates to be aware of what women believe and value when it comes to the health care system. In addition, we must understand how to talk with women about health care reform, including which words and concepts to emphasize, and which to avoid.

The following messaging comes from polling conducted by the Herndon Alliance in November 2007.

#### The Context:

- Health care is very important to voters, and the top issue after the war in Iraq and the economy.
- **Rising costs are the top concern for voters, the majority of whom are insured.**
- Voters often support reform proposals in principle, but pull away from policy specifics fearing higher costs or lower quality for them personally. They don't want to lose what they have; choice is key.
- The concept of "quality affordable health care" is more appealing than "universal coverage." It connects the needs of the uninsured and underinsured to those of the insured, who are worried about rising costs.
- Health care is a core value for women—linked to the pursuit of the "American Dream," our country's destiny, and each family's well-being and future.
- Female voters talk about health care in moral terms—no American should be denied access to health care. Yet, just calling health care a "moral issue" does not motivate women to be more supportive of health reform.

### The Concepts:

Health care reform concepts that resonate with women voters include:

- Health care should be affordable and secure, so that access is not compromised by life transitions such as widowhood, a change in job status, or divorce.
- Women want a choice of health care providers, as well as the ability to maintain a relationship with their current physician;
- Women see a role for government in regulating, rather than providing, health care;
- Small businesses should be protected so that reform efforts do not burden these employers;

- Part-time workers should have access to health insurance; and,
- Women are in favor of eliminating rules that allow health insurers to deny coverage for preexisting medical conditions.

### The Barriers, and How to Overcome Them

Despite their recognition of the many problems within the current health care system, women voters have major concerns about health care reform. Women's advocates must be aware of these concerns; when crafting messages, keep these possible barriers in mind, and focus on messages that will overcome those barriers.

Barriers to Health Reform	Overcoming the Barriers
Cynicism about government & "red tape"	Incorporate an element of personal responsibility
Fear of higher costs, higher taxes	Include options & choices—make sure it's employee choice, not just employer choice
Loss of quality	Use preventive care as a stepping stone
Undocumented immigrants and other 'undeserving' people	Emphasize security, peace of mind, and control
Perceived impact on small businesses	Focus on how reforms will help small business, or small business support for health reform
The ability of powerful interests to block action	Define a role for government as a watchdog and rule-maker

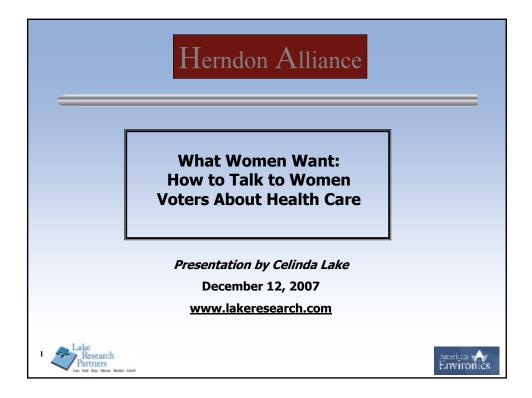
### Health Care Reform: Words to Use and Words to Avoid:

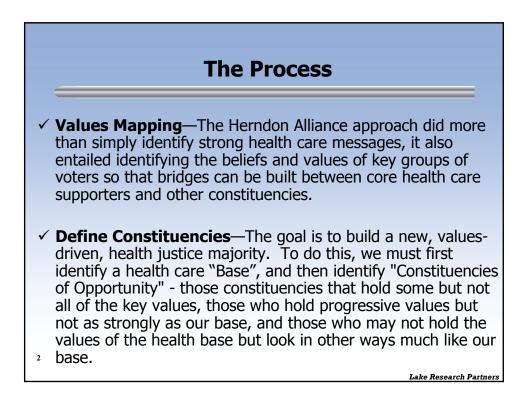
The words we use have the ability to affect women who are on the fence about health care reform. Polling data shows that certain words and concepts should be avoided when composing messages about health care reform. Advocates can communicate more effectively by tailoring messages about reform to include words that are familiar to their audience, and that promote positive associations.

Health Care Reform: Words to Use	Health Care Reform: Words to Avoid
Quality affordable health care	Universal coverage
American health care	A system like Social Security; Canadian style health care
A choice of public and private plans	Medicare for All
Sliding scale	Free
Prevention	Wellness
Smart investments; investing in the future	Inexpensive
Choice	Competition
Rules	Regulations
Guaranteed	Required
Giving people control; peace of mind	Government health care for all
Standard package; affordable health plans	Basic health care
Government enforcement/ watchdog	Government health care; public health care

For more detailed information on these health care reform polling results, see the related Powerpoint presentation slides in the "Talking About Health Reform" tab of the *Reform Matters Toolkit*.

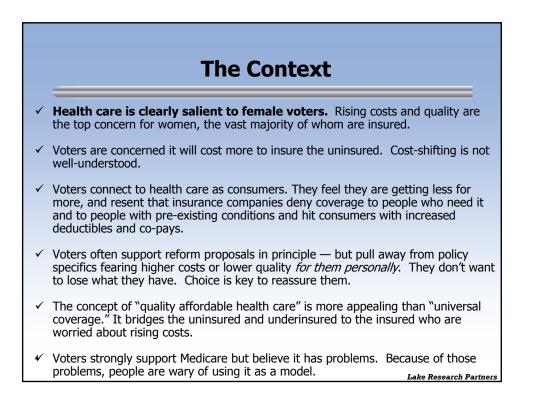
For an online copy of The Herndon Alliance presentation, visit: http://action.nwlc.org/site/ DocServer/LakePresentation121207.pdf?docID=381

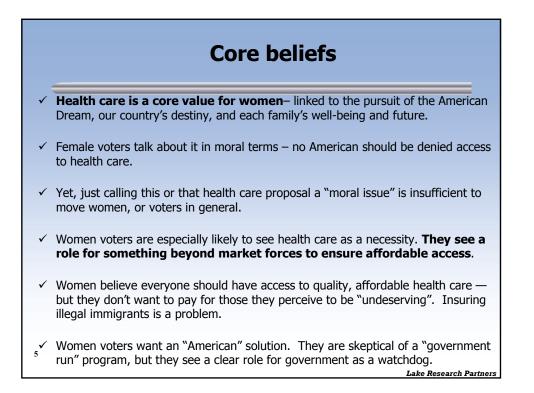


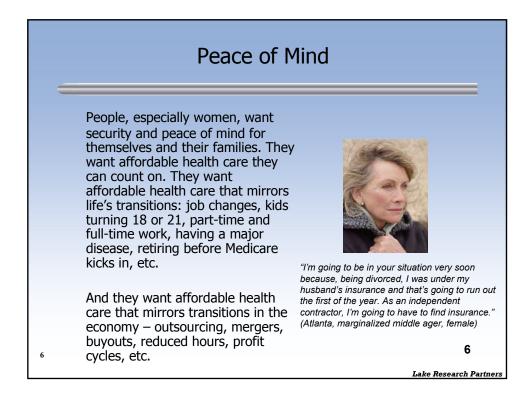


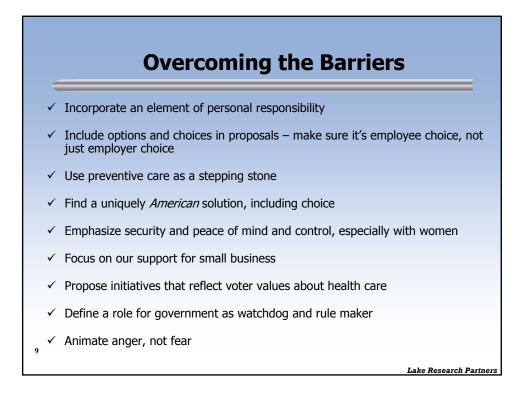


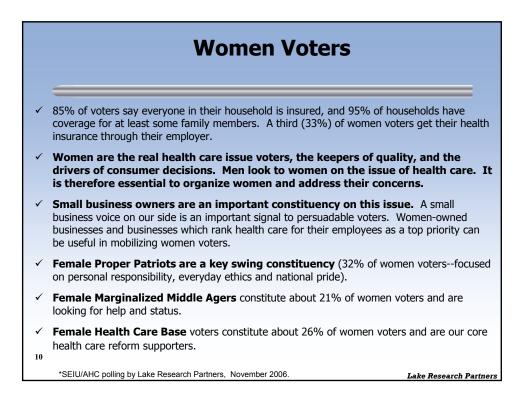
- Workshops developing strategic initiatives—Workshops consisting of health justice experts and leaders along with researchers from Lake Research Partners and American Environics generated creative new Strategic Initiatives designed to advance a new health care policy agenda that had the potential to bridge the values of base voters and Constituencies of Opportunity.
- ✓ Focus group testing—Extensive focus group testing among the Constituencies of Opportunity and health care base voters produced further refinements in the strategic initiatives to ensure they engaged voters on a values level and helped generate support for universal health care. The second round looked at development of Guaranteed Affordable Choice, and testing of attacks and responses.
- Survey testing of the strategic initiatives and messages to defined constituencies—The survey component of the research was designed to test support for initiatives, messages and frames - to experiment with
- <sup>3</sup> language and test the impact of different health care frames including how well they stand up to opponents' attacks. Lake Research Partners

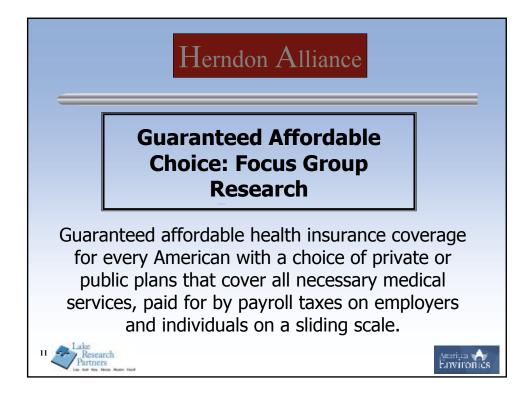


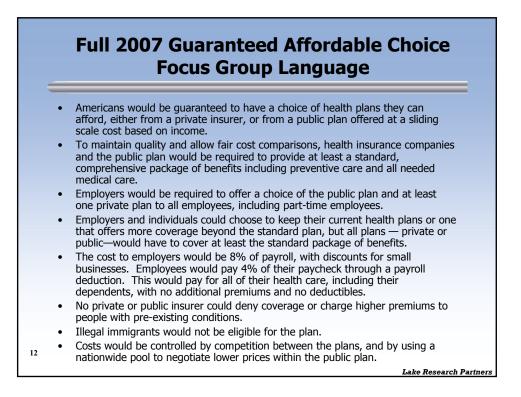








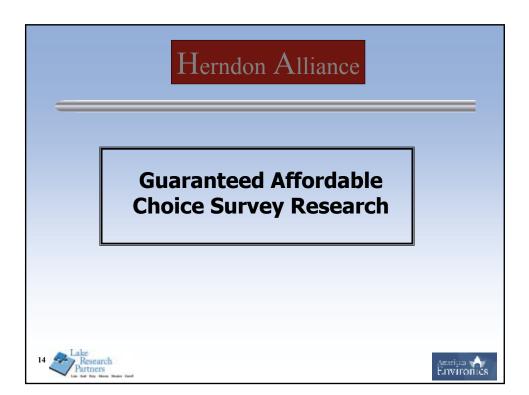




## Women focus group insights on Guaranteed Affordable Choice

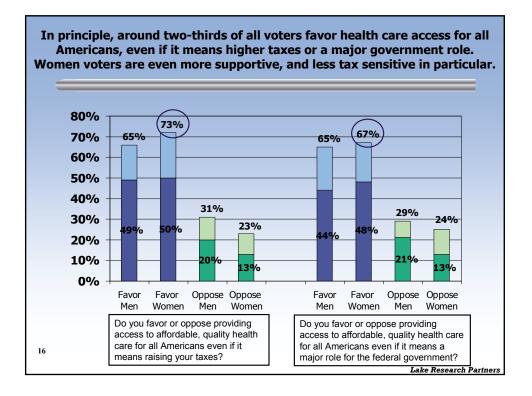
- Generally speaking, women like the concept of Guaranteed Affordable Choice—and are generally less skeptical than men. They are upset about the greed of private insurance and pharmaceutical companies and they are ready for an alternative, even as they fear losing what they have.
- Women think the 4% payroll deduction and sliding scale to pay for the plan are fair and reasonable. They want employers to pay more than employees.
- Women are quite concerned about the impact on small business discounts are important – and some are confused about coverage for multiple family members.
- Women voters tend to perceive a public plan as inferior and need reassurance that they will have a choice and won't be dumped into a public plan. Once they have that reassurance, they like the guarantee that they will always have health coverage, and knowing that all plans have to provide a comprehensive package of benefits.
- Security and peace of mind and control are very important, especially with women. Women want affordable health care they can count on and that mirrors life's transitions: job changes, part-time and full-time work, having a major disease, retiring before Medicare kicks in, etc.
- Women voters like the idea of having the public plan administered by a more independent agency rather than "the government."

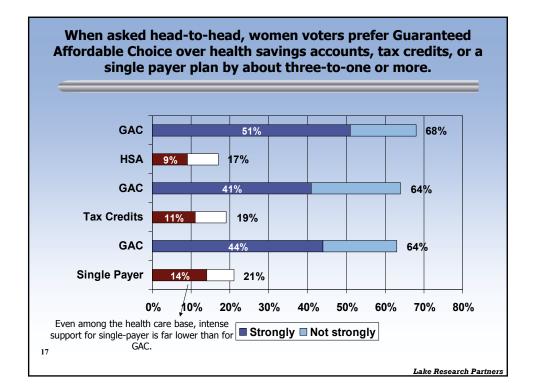
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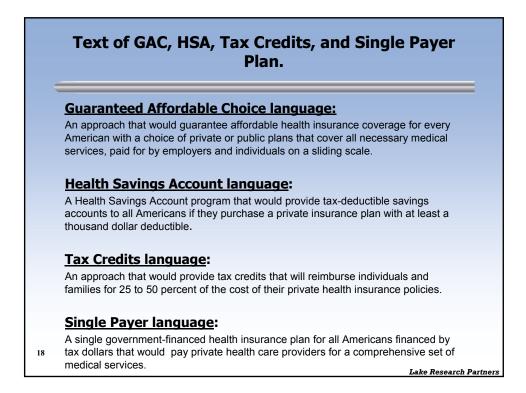


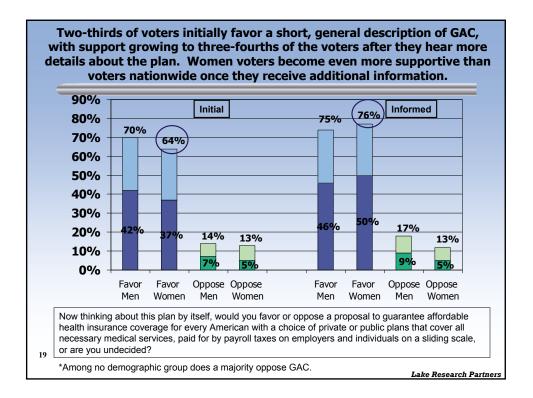


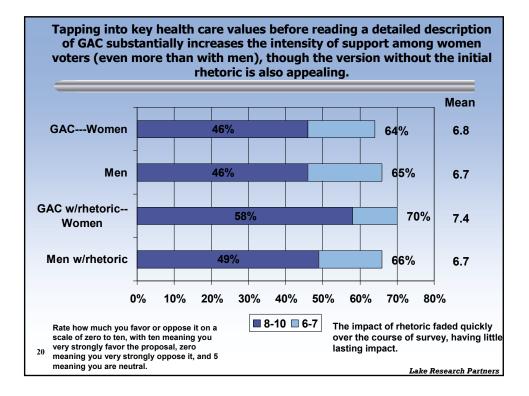
- By wider margins than men, women voters support providing affordable, quality health care for all Americans even if it means raising taxes or a major role for the federal government. In particular, women are less tax-sensitive than men.
- ✓ A strong majority of women voters favor Guaranteed Affordable Choice (GAC), and prefer it to other health care reform alternatives tested like HSAs or a single payer plan.
- ✓ That insurance companies could not deny coverage to people with pre-existing conditions is the strongest-testing component of the plan.
- ✓ Women voters believe their taxes and costs will go up regardless of what is proposed, and 34% of female voters believe their taxes will increase *a lot*. However, they are less tax sensitive than men, and much more comfortable with a very progressive tax structure to pay for GAC.
- ✓ In head-to-head debates on key aspects of GAC, including costs, bureaucracy, and insuring the "undeserving" like illegal immigrants, a plurality side with the opponents' arguments over those defending GAC except on the quality/scarcity and bureaucracy debates, where voters are divided.
- 15 ✓ Despite this, women voters consistently and strongly support GAC—even after they **15** hear tough criticisms of the plan. *Lake Research Partners*

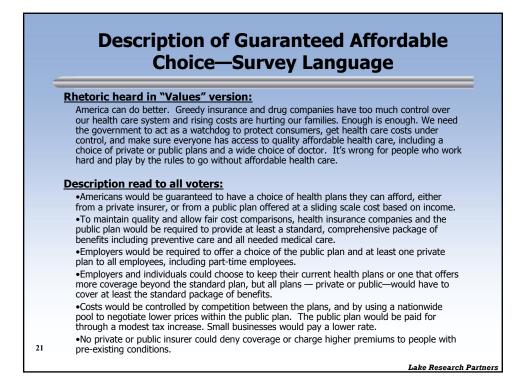




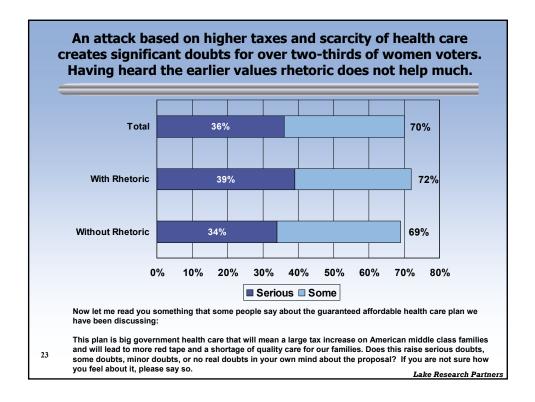


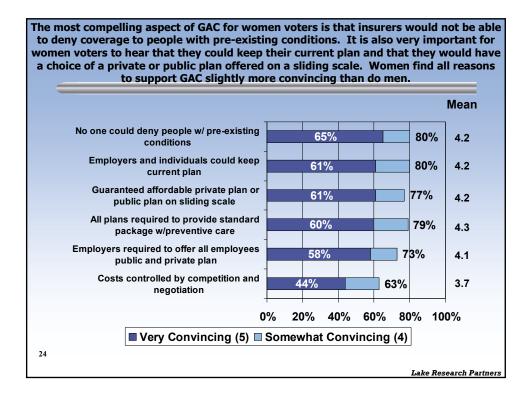


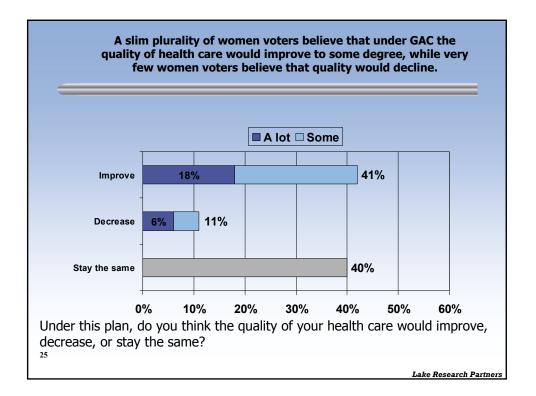


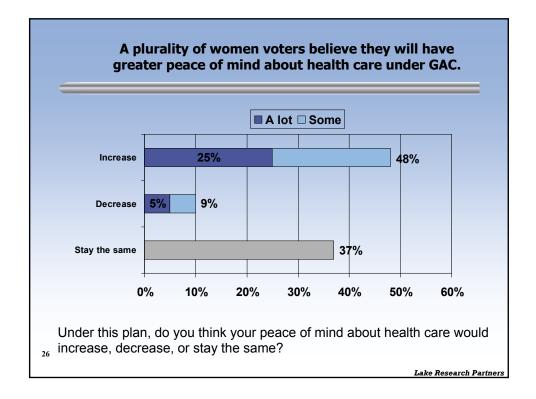


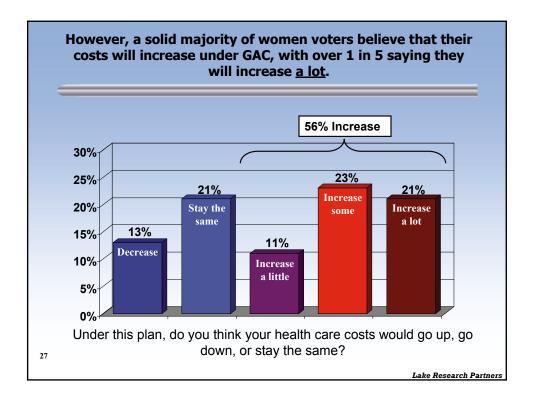
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Plan	Total	Proper Patriots	Marginalized Middle Agers	Healthcare Base
GAC without rhetoric	6.8 (22%)	6.3 (13%)	6.8 (24%)	7.7 (32%)
GAC with rhetoric	7.4 (31%)	7.5 (30%)	6.6 (23%)	8.1 (44%)
Difference	+.6 (+9%)	+1.2 (+17%)	2 (-1%)	+.4 (+12%)

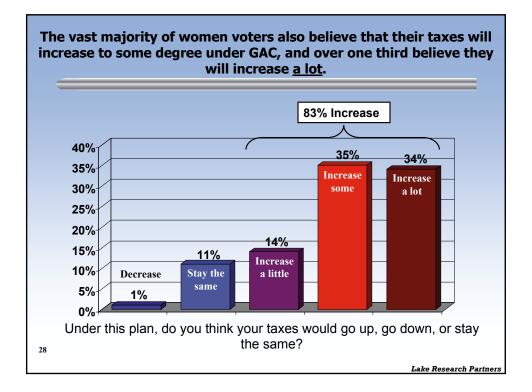


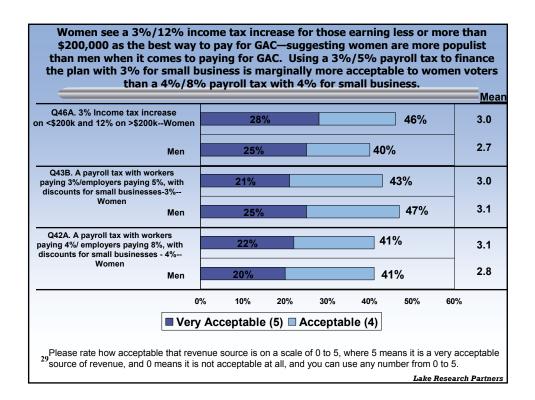


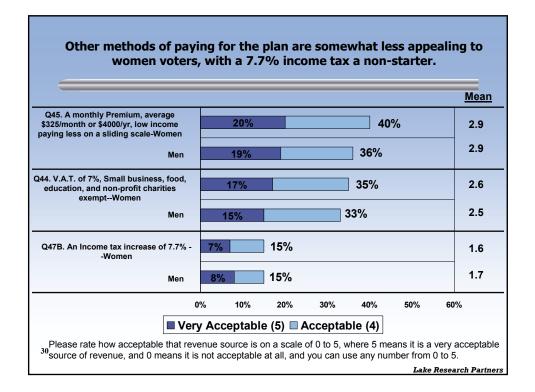


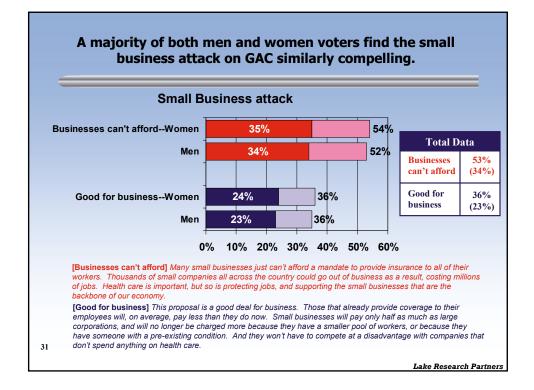


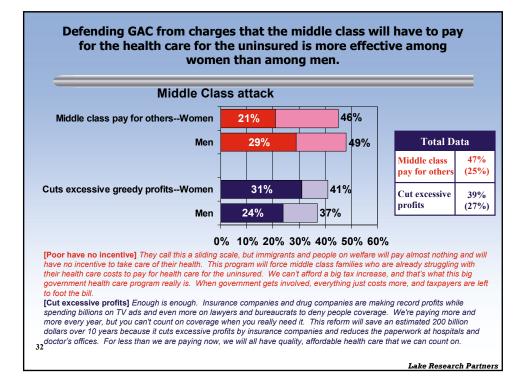


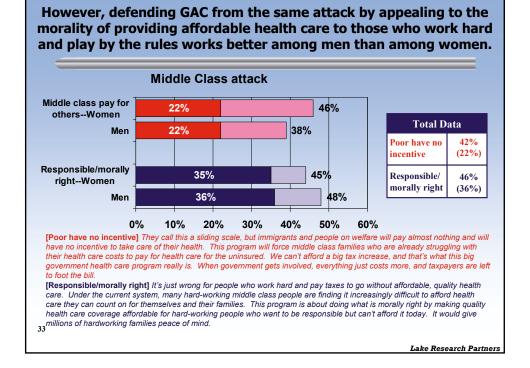






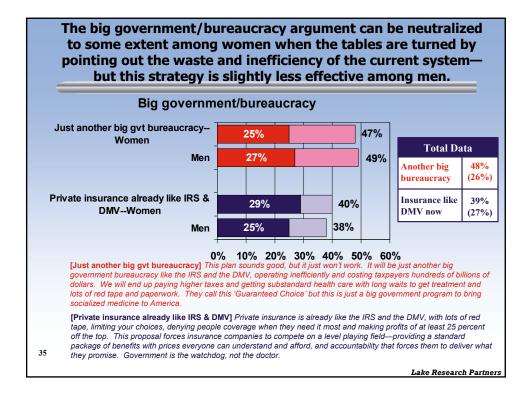


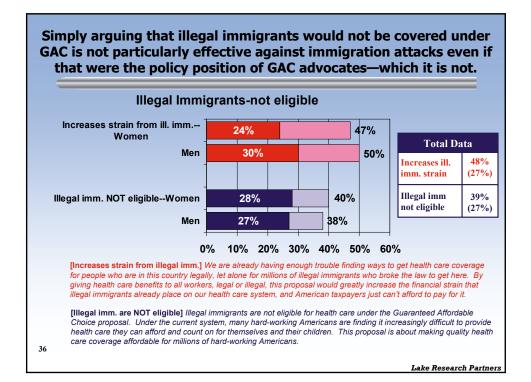


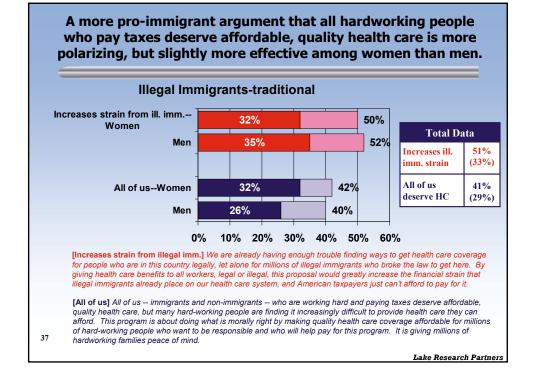


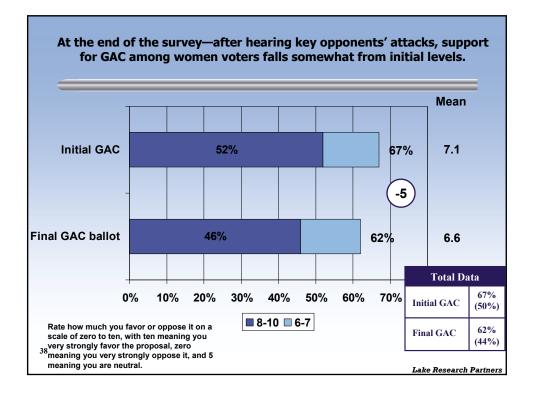
Countering charges of scarcity of health care by discussing the improvements to the system under GAC divides women voters roughly evenly between the two sides, but our argument has substantially greater intensity among women. Quality/Scarcity Insuring 42M recipe for disaster--43% 24% Women Total Data 25% 45% Men **Insuring 42M** 44% disaster (24%)35% 43% Reduce 43% Reduce burden on system--Women burden (32%) Men 29% 42% 0% 10% 20% 30% 40% 50% 60% [Insuring 42M recipe for disaster] We need to make health care more affordable, but trying to add 42 million uninsured people to the system all at once with a big new government program is a recipe for disaster. The new program will cost billions in taxes, hospitals and doctors will be even more overloaded than they are now, we'll have to wait weeks to get appointments, and quality of care is bound to suffer. This approach punishes families and businesses who are already working hard to pay for health care by adding billions in new taxes and overloading the system. [Reduce burden on system] Doctors and hospitals are overloaded now because they have to fight with insurance companies for every charge, and emergency rooms are overflowing with uninsured people who need care. This proposal will reduce the burden on the health care system by simplifying and standardizing insurance coverage, and making it much easier for people to get the preventive care they need so they don't get sicker and need more 34 expensive treatment. And those with good health coverage now will be able to keep their coverage and keep their doctor

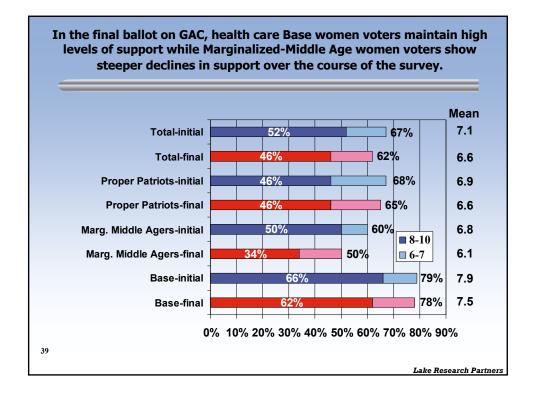
Lake Research Partners











Words that Work			
Words to Use	Words to Avoid		
Quality affordable health care	Universal coverage		
American health care	A system like Social Security; Canadian Style Health Care		
A choice of public and private plans	Medicare for All		
Sliding scale	Free		
Prevention	Wellness		
Smart investments; investing in the future	Inexpensive		
Choice	Competition		

Words to Use	Words to Avoid		
Rules	Regulations		
Guaranteed	Required		
Giving people control; peace of nind	Government health care for al		
Standard package; affordable nealth plans	Basic health care		
Government enforcement/watchdog	Government health care; public health care		



# Tips for Effectively Using the Media

Media can be an important tool and ally when it comes to advocacy work. Media around health care reform has the power to:

- Create an environment of political pressure;
- Convey general information, serving as a public education tool; and
- Counter popular misconceptions.

You can engage the media in health reform through letters to the editor, reaching out to reporters, issuing press releases, or by organizing press events. This will allow your story to reach a wider audience, as well as educate the broader public about health care reform.

The following section provides tips on how women's advocates can engage the media through messaging, pitching your story, media advisories and press releases, letters to the editor and opinion editorials (op-eds), media interviews, and additional resources.

#### **MESSAGING:**

When planning a media strategy, it's important to develop a clear and specific message. The message and its three components (**problem, solution, action**) should be featured in every article, interview, and conversation conducted during the course of the campaign.

As you develop your messages, keep in mind:

- Messages take time to create. Don't rush the process.
- The core message should also reflect your organization's central mission and goals.
- Messages should not change frequently. To have impact, they must be repeated over and over again.
- Less is more. Within a single campaign, don't have more than three messages. Multiple messages can confuse the audience and may not be heard.
- Keep it short. Messages should be conveyed in a sentence or two. If it takes a paragraph to get your message across, keep working.
- Make it understandable. Use plain language and avoid specialized vocabulary or acronyms.

A sample message could be: "Our current health care system fails to meet the basic needs of far too many women, and we must act now to get comprehensive, accessible, and affordable health care we all can count on. NWLC has joined a new national effort on health reform—and we hope you'll join, too."

#### **PITCHING YOUR STORY:**

Once you establish your message, reach out to reporters and writers at local newspapers to discuss health care reform and its importance to women and families.

### Pitch Call

The purpose of a pitch call is to propose a specific story idea, an interview or coverage of an event.

- Begin with reporters you know.
- Make your calls in the morning.
  - Print media deadlines can be as early as 4 pm.
  - For television, pitch two days ahead when possible. Decisions to send crews are made the night before a story appears on air.
- Be succinct and persuasive—pitch your story in one or two minutes.
- Offer a "hook" to your story, such as a compelling human story, an event, a celebrity, or a controversy.
- Find ways to present national information or events with a local angle.
- Stories about real people are ideal. Have community members who have been affected by the current health system (they lost their insurance, they are in debt from a hospital bill, etc.) available and prepared to talk to the press about why health care reform is important to them.
- Follow up with written information, if needed.
- Use pitch calls to build relationships:
  - Get to know journalists who cover your field. Call them with response to breaking news and with good, quotable quotes.
  - Suggest interview "experts" or "real people."
  - Suggest getting together to discuss additional story ideas.

### MEDIA ADVISORIES & PRESS RELEASES:

Use media advisories to announce an event (including teleconferences or webinars), and use press releases to announce or respond to breaking news. Templates for media advisories and press releases are available in the "Talking About Health Reform" tab of the *Reform Matters Toolkit* and can also be obtained by contacting the National Women's Law Center at reformmatters@nwlc.org.

### Press Release

- A press release announces or reacts to breaking news and is written like a news story.
- If reporters need substantial time to prepare a story, send an embargoed release (indicate this by writing "Embargoed until [date]") ahead of the release date.
- The subject line of your e-mail must grab the reporter—and never send attachments (reporters may be concerned about viruses).

### Media Advisory

- A media advisory alerts reporters to an upcoming news event.
- Keep it short (one-page).
- Offer a compelling preview. Don't reveal your news, but provide a reason for them to attend.

- E-mail reporters who cover the issue, editors, news directors, bureau chiefs, TV/radio producers, and daybooks. Remember to put the text in the body of the email, rather than as a link or an attachment.
- Follow up with a phone call (pitch call).

## LETTERS TO THE EDITOR & OPINION EDITORIALS (OP-EDs):

Letters to the editor and op-eds provide outlets to present your organization's view and control the message about a particular issue.

## Letter to the Editor—A Short Rebuttal to an Article or Commentary

Usually 150-200 words in length.

If you get a story about health care reform placed in the newspaper, or if a newspaper runs a story on health care reform, ask the families or individuals you work with to follow up with letters to the editor about why health care reform matters to them.

- Timing is everything. Coordinate your letter to refute, contribute to, or correct a recently published piece. Identify a story or editorial that needs a response and submit your letter as soon as possible—preferably the same day as publication.
- Be concise and to the point, and know your facts. Focus on making one key point in two or three paragraphs, and use just a couple key facts or statistics (or a brief story) to support your argument.
- Write in good times and in bad. If a publication positively covers your issue, write a letter praising or thanking for the coverage or support.

### Opinion Editorials—A Column or Guest Essay

Typically 700 words in length (check the newspaper's web site for specific guidelines).

Opinion Editorials (Op-Eds) are short guest pieces printed in the editorial section of a newspaper, and are a key way to influence the debate.

When writing your op-ed:

- Present three steps: problem, solution, and action.
- Tailor the requested action to your target audience.
- Use short, simple sentences and avoid jargon.
- Personalize the op-ed with an anecdote or story.
- Link the op-ed to a current news story but keep the focus local.
- Provide insight and understanding: educate your reader without being preachy.

Try the following outline for your op-ed:

- 1st paragraph: Begin with a personal anecdote or human story.
- 2nd paragraph: Make your main point.
- Following paragraphs: Begin to elaborate 2 or 3 supporting points. Keep your paragraphs short, with one point per paragraph. Use facts, statistics, and studies. Avoid being overly legal or formal.
- Conclusion paragraph: Draw the piece together and link to your opening anecdote.

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### **MEDIA INTERVIEWS:**

Once you have successfully garnered media attention, you or your spokesperson will likely be asked to do telephone or in person interviews with reporters. You can prepare for the interview by knowing all sides of the issue and thinking in advance about what kinds of questions the reporter will ask. Keep track of which reporters you work with so that you can build relationships with them, pitch them further stories, and send them follow-up information and press releases.

### Preparing for a Media Interview

- Remember the audience—readers, listeners, and viewers—not the reporter.
- What questions will the reporter likely ask?
- Have your message points and sound bites ready. Practice them before the interview.
- Know your opponents' viewpoints and have counterpoints ready.

### The Interview

- Stick to your message.
- In the presence of the media, you are always "on." Don't say anything you wouldn't want to see in print.
- Use concise, conversational, and catchy language. Don't use jargon or acronyms.
- If you don't know the answer, it's okay to say you'll get back to the reporter with additional information.
- Be yourself. Be friendly, calm, and use complete sentences.
- Don't make things up and never lie.
- Give examples that involve real people.
- When asked a question you feel uncomfortable about, use "bridge phrases" or "flag words" to bring the answer to your main message. E.g.:
  - The best way to answer that is to look at the broader issue...
  - What's really at issue here...
  - That's a good question. But first let me go back to an earlier point...
- Keep in mind the three C's: Concise, Conversational, and Catchy.



## For further reading, see:

Fenton Communications, "Now Hear This: The Nine Laws of Successful Advocacy Communications," www.fenton.org

Spin Project Tutorials, www.spinproject.org

ImPRESSive Media Tip Sheets, http://familiesusa.org/resources/tools-for-advocates/tips/ impressive.html

2008



# Media Advisory Template

Use media advisories to announce an event (including teleconferences or webinars).

Your advisory should include the following

[Your organization's logo]

FOR IMMEDIATE RELEASE Today's Date (prior to the event)

Contact: Your Name, Phone Number, Email

### <u>News Advisory for Date, Time</u> ATTENTION GRABBING HEADLINE Newsworthy subhead

Include a few sentences making the case for a reporter to attend the event. Convey why this is news and why they should turn up (the "WHY" of the event).

- WHAT: The event's name and brief description of what the event entails.
- WHO: Mention here who the key players will be. Highlight if you're expecting a local policy maker or celebrity. Provide titles of the people involved.
- WHERE: Location of event, with directions if necessary.
- WHEN: Date and Time

[Your organization's brief mission statement.]

[Your organization's web address or other contact information]

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# Press Release Template

Use press releases to announce or respond to breaking news.

Your release should include the following:

[Your organization's logo]

FOR IMMEDIATE RELEASE Today's Date (prior to the event)

Contact: Your Name, Phone Number, Email

#### ATTENTION GRABBING HEADLINE Subhead

(Your City)—The first paragraph is the "lede"—two or three sentences that convey the main news. It should be catchy and concise.

The second paragraph is everything important that could not be included in the first paragraph. Why is this news right now? Include any additional news hooks that the media will find interesting.

The third paragraph is a compelling quote from your executive director or spokesperson. Ideally, it will state your problem and include a solution or action.

In the next two paragraphs, you can do any of the following: provide a larger context or history to the issue; correct misinformation from the opposition; or, include stand-out facts and findings. These paragraphs will provide reporters with the information they need to write their story.

If space permits, you may follow up with an additional quote. This will be necessary if you're working in a partnership or coalition and need to include other voices.

Ideally a release is one page, but it may be two pages if you absolutely need the space to fully convey your issue.

###

[Your organization's brief mission statement and contact information]

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#### In November, Women Will Vote With Health Care in Mind

By Judy Waxman, The National Women's Law Center Posted on August 27, 2008, Printed on August 29, 2008 http://www.alternet.org/story/96365/

**Reform Matters** 

Women vote for health care, and with good reason.

Today, women across the country are being forced to make impossible choices in the name of health care; sacrificing life and limb so that they can get coverage for ... a broken limb, or prenatal care. They resign themselves to unhappy marriages in order to keep their husbands' health insurance, reports the *New York Times*. They step out of line at the pharmacy when they realize that they can't afford to pay the cost or even the co-pay on their prescriptions and fill up the tank. Indeed, in 2004, according to the Kaiser Women's Health Survey, one in five women did not fill a prescription because of the cost.

The nation's health care system is in crisis, and women are bearing the brunt of its failures. Throughout their lives, women have greater health care needs and responsibilities than men. Reproductive health needs require them to get regular check-ups, whether or not they have children, and women are more likely than men to suffer from a chronic condition or disability. Meanwhile, eight in ten mothers are primarily responsible for taking their child to doctors' appointments and organizing follow-up care.

In other words, health care is a woman's issue.

Yet 18 percent of all U.S. women are uninsured. Latina, African American, and Native American women are dramatically more likely than white women to be among these 17 million who lack coverage. And while women have greater health care needs than men, they also, on average, have lower incomes and are more likely than men to be *under*insured: forced to spend more than 10 percent of their income on out-of-pocket health care costs. Women also face significant difficulties paying for their care, whether they have insurance or not. Nearly 40 percent of women report medical bill problems.

Women who do not have access to employer sponsored health insurance or are ineligible for public coverage like Medicaid or Medicare are left with no option other than to try to buy health insurance directly from insurers, known as the individual market. But women face unique challenges in this arena. They may be denied coverage based on a (so-called) preexisting condition—such as ever having had a Caesarean section, as reported recently in the *New York Times*. When women are offered insurance, they are often forced to pay higher premiums than men, as it is legal in 40 states and the District of Columbia to consider gender when setting insurance premiums. Furthermore, the benefit package a woman receives may be woefully inadequate; even something as fundamental as maternity care is often excluded from the basic plans available in the individual market.

The upcoming elections are providing a platform for policy makers and candidates alike

to discuss their proposed solutions for the health care crisis. At the National Women's Law Center (NWLC), we have developed a list of questions to ask when looking at health reform proposals—whether at the state or federal levels—to determine whether the proposals help ensure that all women have access to health care that meets their needs, including:

- 1. Does the plan expand access to ensure that health coverage is available to all? Access should not depend on income, age, gender, family status, disability, immigration status, or employment status.
- 2. Does the plan provide care that is affordable? The cost of care (including premiums and out-of-pocket costs) should be affordable relative to income.
- 3. Does the plan ensure comprehensive health coverage? Covered services must include preventive care, treatment for chronic conditions, and the full range of reproductive health services.

Findings from a new poll by NWLC and Peter D. Hart Research Associates show that 84 percent of women say it is extremely or very important for Congress and the next administration to guarantee access to quality, affordable, comprehensive health care. As the debate over health care reform continues to take shape, it is critical that women's advocates ready themselves to be active and vocal participants in the fight.

**A Note on Sources:** Unless otherwise indicated, the data in this article come from the U.S. Census Bureau and these NWLC reports: *Women and Health Coverage: The Affordability Gap; Making the Grade on Women's Health: A National State-by-State Report Card, 2007.* 

Judy Waxman is the vice president and director of health and reproductive rights at the National Women's Law Center.

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# SAMPLE LETTER TO THE EDITOR

April 3, 2006

Editorial Page Editor Readers' Alley P.O. Box 4249 Helena, MT 59604

To the Editor:

We applaud Attorney General Mike McGrath for ruling that Montana law requires health insurance plans to cover prescription contraceptives if they cover other prescription drugs, and urge Blue Cross Blue Shield of Montana to implement the necessary change in its policies immediately. At the same time, we must challenge Blue Cross's blanket assertion that covering contraceptives adds to health insurance costs ("Blue Cross won't challenge AG's ruling on contraceptive coverage," March 30).

After the federal government added contraceptive benefits for its employees in 1998, the U.S. Office of Personnel Management found that adding the coverage did not increase premium costs. Moreover, a number of studies demonstrate -- as common sense suggests -- that it is far less expensive to prevent unwanted pregnancies than to cover all of their attendant costs. For example, the National Business Group on Health (NBGH), representing 160 national and multinational employers, estimated that failing to cover contraceptives could cost an employer 15-17% more than covering them.

All health insurance companies and employers should realize that contraceptive coverage is a win-win proposition: it guarantees that women receive the preventive health care they need, and can actually save money.

Sincerely,

Judith C. Appelbaum Vice President and Legal Director National Women's Law Center 11 Dupont Circle, Suite 800 Washington, DC 20036 202-588-5180

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# SAMPLE PRESS RELEASE

For Immediate Release: Tuesday, July 8, 2008 Contact: Ranit Schmelzer or Adrienne Ammerman, 202-588-5180

### **EXPANDING CHOICES**

NWLC Joins Nation-Wide Coalition for Health Care Reform

(Washington, DC) The National Women's Law Center is proud to announce today that it has joined the steering committee of an unprecedented national effort on health reform, Health Care for America Now.

Our current health care system fails to meet the basic needs of far too many women – and low-income women and women of color are especially at risk. Overall, 18 percent of women are uninsured. Almost a quarter of African American women lack health insurance. More than one-third of Latinas are uninsured.

For those who have health insurance, women are more likely than men to have health coverage which has too many gaps, including large co-pays, life-time limits, and the exclusion of needed services altogether – including some essential reproductive and other health services for women. Their health insurance also leaves them at great financial risk: 1 in 4 women says that she is unable to pay her medical bills. The high cost of care means women are more likely than men to delay or go without needed health care. Women who have to buy insurance directly from health insurers are often charged more than men.

"These facts are distressing, to say the least," said Marcia D. Greenberger, Co-President of the National Women's Law Center. "And yet they cannot possibly begin to convey the personal stories of the many women who are forced to make impossible choices: between buying their prescription drugs or putting food on their family's table, between staying with an abusive spouse or losing health insurance, between losing their home or losing their battle with cancer. No one should have to make such choices. And for those who thank their lucky stars that they have good coverage today, they live in fear that they will lose it tomorrow."

Health Care for America Now is working toward a bold new solution that gives women real choice and a guarantee of quality coverage they can afford: keeping their current private insurance plan, picking a new private insurance plan, or joining a public health insurance plan. As a member of Health Care for America Now's steering committee, the National Women's Law Center is bringing women's voices to this exciting national movement.

The National Women's Law Center also works towards this goal through our new health care reform initiative, Reform Matters: Making Real Progress for Women and Health Care. Reform Matters empowers women to be active and vocal advocates in the fight for progressive health care reform by providing them the tools to do so.

The project includes:

• Technical advice and informational assistance, including analysis of policy proposals, research and answers to specific questions, written testimony, and more.

- A monthly conference call series which provides an ongoing forum for women's advocates to discuss health care reform, share experiences and questions, and connect with national health policy experts.
- A forthcoming toolkit for advocates, outlining the basics of health care reform and exploring reform issues and their impact on women's access to health care.

Marcia Greenberger's full statement is available here. To learn more about NWLC's Reform Matters project visit www.nwlc.org/reformmatters. To schedule an interview with Marcia Greenberger, contact Adrienne Ammerman at 202-588-5180 or aammerman@nwlc.org.

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The National Women's Law Center is a non-profit organization that has been working since 1972 to advance and protect women's legal rights. The Center focuses on major policy areas of importance to women and their families including economic security, education, employment and health, with special attention given to the concerns of low-income women. For more information on the Center, visit: www.nwlc.org.



# SAMPLE PRESS RELEASE

For Immediate Release: Wednesday, May 14, 2008 Contact: Ranit Schmelzer, 202-588-5180

### THE WRONG ANSWER TO WOMEN'S HEALTH CARE NEEDS

Health Savings Accounts Flawed When it Comes to Care

(Washington, DC) Judy Waxman, Vice President for Health and Reproductive Rights at the National Women's Law Center (NWLC), will testify today at the House Ways and Means Subcommittee on Health hearing on Health Savings Accounts.

The hearing will take place at 10:30 a.m. today, Wednesday, May 14, 2008, in room 1100 the Longworth House Office Building.

"Comprehensive, affordable health care is vital to women's well-being. Yet far too many women face serious obstacles in receiving the health care they need," said Waxman. "In fact, 18 percent of women in the U.S. don't have health insurance, and one in four women says that she is unable to pay her medical bills."

"Health Savings Accounts are a short-sighted remedy that fail to address the real obstacles to health care for Americans, especially lower-income women," added Waxman.

Health Savings Accounts (HSAs) are tax-sheltered accounts for individuals enrolled in highdeductible health plans (HDHPs). An HSA is funded by an employer and/or employee, and employers may offer HSAs/HDHPs as the only coverage option for employees or as an alternative to more comprehensive health plans.

While proponents of HSAs state that they encourage saving for future health care expenses and allow consumers more control over health care choices, NWLC maintains that HSAs are the wrong solution for uninsured women and families.

Key reasons include:

- High-deductible health plans require greater out-of-pocket spending, which will have the most impact on women. Under a typical HDHP, the health plan does not begin to pay insurance claims until an individual's out-of-pocket spending reaches the deductible, which is at least \$1,100 for an individual or \$2,200 for a family, but is often much higher. Even after the deductible is met, enrollees can still face additional out-of-pocket costs through copayments and co-insurance. Women are more likely to have lower incomes than men, and use health care services more throughout their lives—resulting in spending more outof-pocket on health care than men. Thus, women HDHP enrollees will pay more for their health care.
- HSAs impact women's health services, particularly maternity care. A 2007 study showed that, under HDHPs, women could expect to pay out-of-pocket costs ranging from \$3,000 for an uncomplicated pregnancy to a high of \$21,194 for a complicated pregnancy.

- HSAs provide an incentive to spend less on cost-effective and preventive care. Women are
  more likely than men to avoid needed health care because of cost; participating in an
  HSA/HDHP could result in delayed or even skipped necessary care because they cannot
  afford to meet the high deductible.
- Unhealthy and low-income Americans have the most to lose from HSAs. People with disabilities and chronic conditions often experience higher medical costs and are more likely to spend amounts up to their deductible each year. Since women are more likely than men to suffer from a chronic condition, they're also more likely to lose out when it comes to possible savings under HSAs. And since women are disproportionately represented among America's low-income population, they are also less likely to benefit from any possible tax breaks or savings through HSAs.

In addition to being the wrong solution for uninsured women and families, HSAs are the wrong solution for America's health care crisis. HSAs do little to curb the rising costs of health care, reduce the number of uninsured Americans, or allow consumers to make informed choices about health care.

The National Women's Law Center is at the forefront of the fight for progressive health care reform that addresses barriers to women's health care access. *Reform Matters: Making Real Progress for Women and Health Care* is a new project aimed at encouraging women to be active and vocal advocates in the fight for progressive health care reform and provides them the tools to do so.

The project includes:

- A toolkit for advocates, outlining the basics of health care reform and exploring reform issues and their impact on women's access to health care.
- A monthly conference call series which provides an ongoing forum for women's advocates to discuss health care reform, share experiences and questions, and connect with national health policy experts.
- Technical advice and informational assistance, including analysis of policy proposals, research and answers to specific questions, written testimony, and more.

Judy Waxman's full testimony is available here. To learn more about NWLC's Reform Matters project visit www.nwlc.org/reformmatters. To schedule an interview with Judy Waxman, contact Ranit Schmelzer at 202-588-5180 or rschmelzer@nwlc.org.

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The National Women's Law Center is a non-profit organization that has been working since 1972 to advance and protect women's legal rights. The Center focuses on major policy areas of importance to women and their families including economic security, education, employment and health, with special attention given to the concerns of low-income women. For more information on the Center, visit: www.nwlc.org.