Health Coverage Matters!
Importance of Insurance for Women

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The Importance of Insurance

- **Why focus on women?**
  - Health needs
  - Economic disadvantage
  - Reliance on public funding
    - MediCal
    - FamilyPACT
    - Breast and Cervical Cancer Treatment Program
    - Every Woman Counts
Women have broad health needs across the lifespan... beyond reproductive care

- Fair/Poor Health:
  - Women: 17%
  - Men: 19%

- Chronic Condition Requiring Ongoing Care:
  - Women: 34%
  - Men: 26%

- Regularly Uses a Prescription Drug:
  - Women: 50%
  - Men: 34%

Note: Includes women and men ages 18 to 64.
Wage gap persists...

Median Annual Income in CA, by Sex, 2005

Women: $37,086
Men: $45,126

Note: Data is for full-time, full-year workers, 16 years and older.
Source: U.S. Bureau of the Census, American Community Survey, 2005
Access to health services is a problem for many women

Percentage reporting in the past year that they:

- Had health problem and needed to see doctor but did not: 27% (Women) vs 21% (Men)
- Unable to see specialist when needed: 14% (Women) vs 11% (Men)
- Could not afford to fill a prescription: 22% (Women) vs 15% (Men)

Note: Includes women and men ages 18 to 64.
Coverage Patterns Differ Between Men and Women

Health Insurance Coverage of California Adults 18 to 64, by Sex, 2004-2005

- **Women**
  - Individual/Private Other Public: 8%
  - Employer- dependant: 22%
  - Employer Own: 34%
  - Medicaid: 12%
  - Uninsured: 22%

- **Men**
  - Individual/Private Other Public: 8%
  - Employer- dependant: 10%
  - Employer Own: 45%
  - Medicaid: 9%
  - Uninsured: 27%

*Other Public includes Medicare, CHAMPUS, and other sources of public coverage.
Who are the women at high risk for being uninsured?

Percentage of California Women who are Uninsured, 2004-2005

- Only Part-time Workers in Family: 34%
- Latina: 36%
- Less than 100% FPL: 45%
- Non-Citizen: 42%
- Ages 19-24: 34%

Includes women 18 to 64 years.
Who are the uninsured women in California?
Characteristics of Uninsured Women, 2004-2005

<table>
<thead>
<tr>
<th>Age (Years)</th>
<th>Family Poverty Level (%FPL)</th>
<th>Family Work Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-24</td>
<td>0-99% 39%</td>
<td>2 Full-time 12%</td>
</tr>
<tr>
<td>25-34</td>
<td>100-199% 29%</td>
<td>1 Full-time 51%</td>
</tr>
<tr>
<td>35-54</td>
<td>200-299% 14%</td>
<td>Only Part-time 15%</td>
</tr>
<tr>
<td>55-64</td>
<td>300% and above 17%</td>
<td>Non-workers 21%</td>
</tr>
</tbody>
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Note: Includes women ages 18 to 64. In 2005, 100% of the federal poverty level was $16,090 for a family of 3.
Insurance Matters!

Percentage of women reporting that in past year they:

- **Delayed Care Due to Cost**
  - Private: 17%
  - Medicaid: 32%
  - Uninsured: 67%

- **No Visit to Provider**
  - Private: 10%
  - Medicaid: 12%
  - Uninsured: 33%

- **Not Able to See Specialist When Needed**
  - Private: 11%
  - Medicaid: 28%
  - Uninsured: 33%

- **Did Not Fill Prescription Due to Cost**
  - Private: 17%
  - Medicaid: 19%
  - Uninsured: 42%

Note: Includes women ages 18 to 64.
Source: Kaiser Family Foundation, *Kaiser Women’s Health Survey*, 2004
Many women fall short of getting recommended screenings, but uninsured women fare worse.

Percent of women 18 to 64 reporting they have NOT received screening test in past two years:

- Blood pressure: 28% uninsured, 9% insured
- Clinical breast exam: 48% uninsured, 20% insured
- Pap smear: 40% uninsured, 20% insured
- Mammogram: 60% uninsured, 26% insured
- Blood cholesterol: 60% uninsured, 35% insured
- Colon cancer: 79% uninsured, 63% insured

Note: Mammogram among women 40-64; Colon cancer screening among women 50 - 64; osteoporosis screening among women 45-64.

Uninsured Women Less Likely to Receive Adequate Prenatal Care

Percentage of California women in 1999, by type of insurance coverage, having received:

- **Adequate Number of Prenatal Visits**
  - Private: 84%
  - Medi-Cal: 81%
  - Uninsured: 76%

- **Early Prenatal Care***
  - Private: 90%
  - Medi-Cal: 83%
  - Uninsured: 75%


*Early prenatal care is defined as care beginning in first trimester. N = women with family incomes 200% of FPL or less. Data only for continuous coverage that began before and continued throughout pregnancy.
Uninsured less likely to obtain follow-up care when injured

Following an unintentional injury, percentage of adults who:

- Received none of the recommended follow-up care: 9% (Insured) vs. 19% (Uninsured)
- No office-based visits: 43% (Insured) vs. 58% (Uninsured)
- Not fully recovered and no longer being treated: 63% (Insured) vs. 56% (Uninsured)

Source: Hadley, J. Insurance Coverage, Medical Care Use, and Short-Term Health Changes Following an Unintentional Injury or the Onset of a Chronic Condition, JAMA, May 1, 2007.
Uninsured with cancer are diagnosed later and have poorer prognosis

Diagnosis of Late-Stage Cancer, Uninsured vs. Privately Insured*

Ratio of the Probability of Diagnosis of Late vs. Early stage Cancer

Uninsured:Privately Insured

Ratio of the Risk of Death, **
Uninsured:Privately Insured

Equal chance of death

Health insurance premiums are rising faster than earnings and inflation

*Estimate is statistically different from the previous year shown at p<0.05.

Note: Data on premium increases reflect the cost of health insurance premiums for a family of four.
But cost is increasingly a barrier to care… even for women with insurance coverage

Percent of women ages 18 to 64 reporting they delayed or went without care they thought was needed in past year due to costs:

- **All Women**: 24% (2001) to 27%* (2004)
- **Private**: 13% to 17%*
- **Medicaid**: 29% to 32%
- **Uninsured**: 59% to 67%*

Note: * Significantly different from 2001, p< .05.
And coverage is only part of the challenge...

Percent of women reporting they delayed or went without care they thought was needed in the past 12 months due to:

- Couldn't Find Time: 23% Insured*, 22% Uninsured
- Couldn't Take Time Off Work ^: 17% Insured*, 17% Uninsured
- Child Care Problems ^^: 12% Insured*, 17% Uninsured
- Transportation Problems: 7% Insured*, 14% Uninsured

Notes: Includes women ages 18 and older. ^ Among women who are employed. ^^ Among women with children younger than 18 years living in household. *Insured includes those with private and/or public coverage. Source: Kaiser Family Foundation, Kaiser Women’s Health Survey, 2004.
Health Coverage for Women

• Covering the uninsured is a priority women’s health issue – multiple approaches under debate

• Women have greater health needs and different interactions with health care system, compared to men

• Scope of coverage matters—services important to women should be included—reproductive care, chronic illness management, mental health, dental care all important

• Economic, social, and logistical barriers can make it difficult for many women to access full range of health care services

• Addressing rising health care costs a major challenge -- particularly since women have lower incomes – few tools to control spending