

Quick Sheet: **Uninsured Women's Access to Care**



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Background

The percentage of uninsured Americans is increasing at a terrifying rate, with the number reported as high as 46.5 million non-elderly adults in 2006. Women are particularly at risk, with over 17 million women uninsured. Women often rely on a spouse for health coverage, and should they become widowed or divorced, they are susceptible to losing that insurance. Without insurance, women do not receive preventive care and lack security in maintaining their health. In 2004, among uninsured women between the ages of 18 and 64:

- 51% had no regular doctor.
- 42% did not fill prescriptions due to costs compared to only 18% of insured women.
- 67% needed care but didn't get it due to costs.
- 40% did not obtain a pap test.

Who is Uninsured?

The groups of women that are most at risk of being uninsured are young women, women of color and low-income women.

- 27% of women aged 19 to 24 are uninsured.
- 38% of Latina women and 17% of African-American women are uninsured, while 13% of white women are uninsured.
- 36% percent of low-income women in America are uninsured.

Unemployed women or women with part-time jobs are more likely to be uninsured than those with full-time employment. Still, the majority of uninsured women are in working families. Approximately eight out of ten uninsured women are in families with at least one part-time or full-time worker.

What are the Consequences of Being Uninsured?

For women, preventive care is necessary for regular health check-ups as well as for screenings and tests regarding reproductive and sexual health. More than one in five women who were of reproductive age were uninsured in 2005. The uninsured are less likely to get the preventive care they need, even when they have serious health symptoms. For instance, studies showed that women with health insurance were 20% more likely to get pap tests than women without health insurance.

Restorative care is also an issue for uninsured women, as it was found that uninsured women with breast cancer were less likely to receive breast-conserving surgery. These numbers are especially devastating as new research has found that uninsured women are more likely to be diagnosed with later stages of cancer, as opposed to women who have coverage and are diagnosed earlier. The inability to access care can have drastic effects; the Institute of Medicine estimates that lack of health care coverage results in 18,000 unnecessary deaths in the U.S. each year.



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What are the Proposed Solutions?

It is estimated that the U.S. spent \$2.1 trillion dollars on health care in 2006. Cost inefficiency around health care, along with growing consumer dissatisfaction with health care, has led to a reform movement on the local, state and national level. The different strategies for health care reform that are currently being proposed include an employer-based coverage plan in which employers would be required to provide insurance for all of their employees and/or pay into a pool that would cover the uninsured. Another idea is individually mandated insurance, where all Americans would be responsible for finding coverage and many would have the option to obtain insurance from the state. The single-payer system, which would resemble an expanded version of Medicare, would be a federally operated insurance system. Current reform is taking place on the state level, as in Massachusetts, where individual mandates have been implemented. Reform discussions are also happening on the national level and have become a major domestic issue in the current presidential elections.

What Can You Do?

Advocates have a responsibility to understand what the different health care reform proposals will look like, know the facts, and stay informed. One way to get more involved is through campaigns that are taking place, many of which strive to make sure women's health and rights will be included in universal health care reform. Check out what these other organizations are doing:

Raising Women's Voices for the Health Care We Need

www.raisingwomensvoices.net

National Women's Law Center

www.nwlc.org

National Partnership for Women and Families

www.nationalpartnership.org

Cover The Uninsured

www.covertheuninsured.org

Kaiser Family Foundation

www.kff.org

Commonwealth Fund

www.commonwealthfund.org



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Note: If you are interested in references for this publication, please email info@nirhealth.org.