

Realizing Health Reform's Potential

Women at Risk: Why Increasing Numbers of Women Are Failing to Get the Health Care They Need and How the Affordable Care Act Will Help

*Findings from The Commonwealth Fund Biennial Health
Insurance Survey of 2010*

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Exhibit 1. Key Findings

- Women have greater health needs than men, play a central role in health care of their families, and are thus more exposed to the costs of health care.
- Greater health care needs have translated into higher premiums and restrictions on benefits (e.g. maternity) for women in the individual market.
- More than 70 percent of women who tried to buy health insurance in the individual market in last 3 years reported difficulties finding affordable plans that met their needs: One-third were turned down, charged a higher price, or had a benefit exclusion because of a preexisting condition
- An estimated 27 million working age women were uninsured during 2010.
- Over last decade, coverage for women became less affordable and health care more costly:
 - 26 million (33%) women spent 10% or more of their income on premiums and out-of-pocket costs in 2010, up from one-quarter in 2001.
 - 42 million (44%) women, reported problems paying medical bills in 2010, up from 38 percent in 2005.
 - 45 million (48%) women reported not getting needed health care because of costs in 2010, up from one-third (34%) in 2001.
- The Affordable Care Act is bringing change for women through free coverage of preventive care, small business tax credits, new affordable coverage options, insurance market reforms including bans on gender rating.

Exhibit 2. Women Struggle to Find Affordable Coverage in the Individual Market

Women ages 19–64 with individual coverage* or who tried to buy it in past three years and:	Total	Health problem**	No health problem	<200% FPL	200%+ FPL
Found it very difficult or impossible to find coverage they needed	46%	55%	34%	47%	40%
Found it very difficult or impossible to find affordable coverage	60	74	44	64	54
Were turned down, charged a higher price, or had a health problem excluded from coverage	33	44	21	39	30
<i>Any of the above</i>	71	85	55	77	65
Never bought a plan	53	64	39	64	40

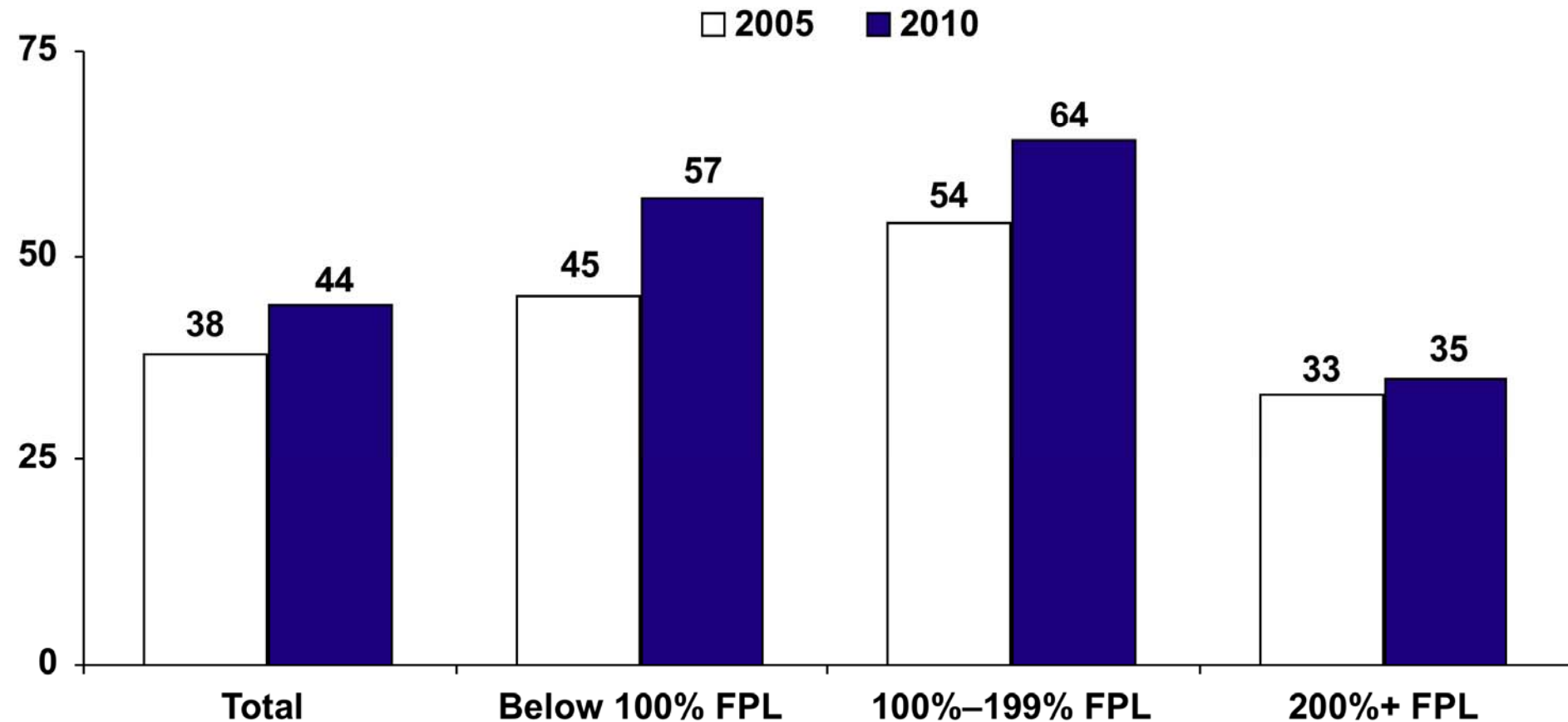
Note: FPL refers to Federal Poverty Level.

* Bought in the past three years. ** Respondent rated health status as fair or poor, has a disability or chronic disease that keeps them from working full time or limits housework/other daily activities, or has any of the following chronic conditions: hypertension or high blood pressure; heart disease, including heart attack; diabetes; asthma, emphysema, or lung disease; high cholesterol.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2010).

Exhibit 3. Growing Numbers of Women Are Affected by Medical Bill and Debt Problems

Percent of women ages 19–64 with medical bill problems or accrued medical debt*

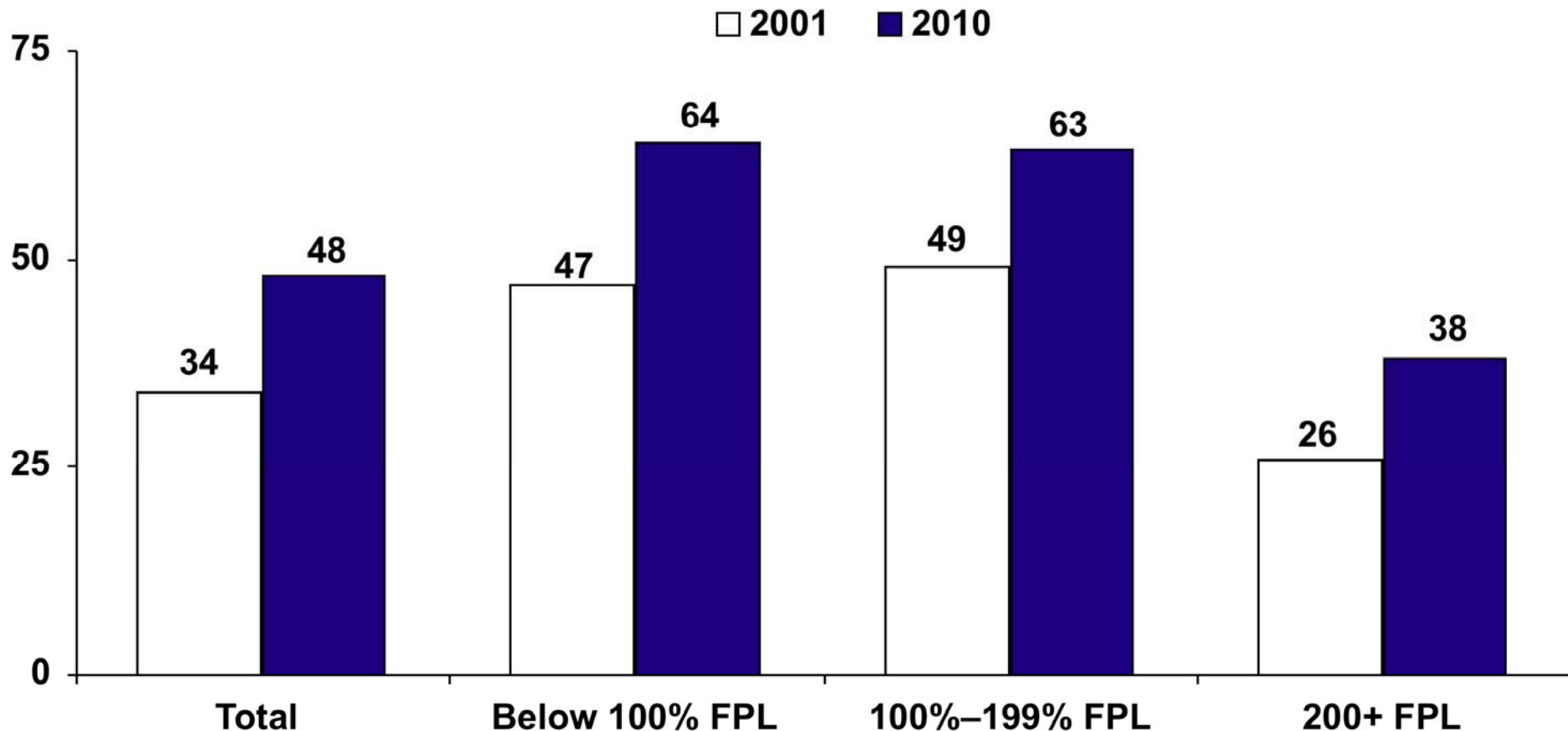


Note: FPL refers to Federal Poverty Level. * Had problems paying medical bills, contacted by a collection agency for unpaid bills, had to change way of life in order to pay medical bills, or has outstanding medical debt.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2005 and 2010).

Exhibit 4. Problems Accessing Needed Care Worsened for Women Across the Income Spectrum over the Past Decade

Percent of women ages 19–64 who had any of four access problems* in past year because of cost



Note: FPL refers to Federal Poverty Level. * Did not fill a prescription; did not see a specialist when needed; skipped recommended medical test, treatment, or follow-up; had a medical problem but did not visit doctor or clinic.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2001 and 2010).

Exhibit 5. Less Than Half of Women Are Up-to-Date with Recommended Preventive Care*

Percent of women ages 19–64

	Total	<133% FPL	133%– 249% FPL	250%– 399% FPL	400%+ FPL
Blood pressure checked	88%	82%	91%	91%	94%
Cholesterol checked	72	58	74	76	85
Received cervical cancer screening	74	64	73	80	86
Received colon cancer screening	46	36	30	54	54
Received mammogram	72	52	60	75	85
<i>Up-to-date with preventive care*</i>	46	35	44	56	57

Note: FPL refers to Federal Poverty Level.

* Cervical screen in past year for females ages 19–29, past three years ages 30+; colon cancer screening in past five years for adults ages 50–64; and mammogram in past two years for ages 50–64; blood pressure checked in past year; cholesterol checked in past five years (in past year if has hypertension or heart disease).

Source: The Commonwealth Fund Biennial Health Insurance Survey (2010).

Exhibit 6. Timeline for Health Reform Implementation: Coverage Provisions

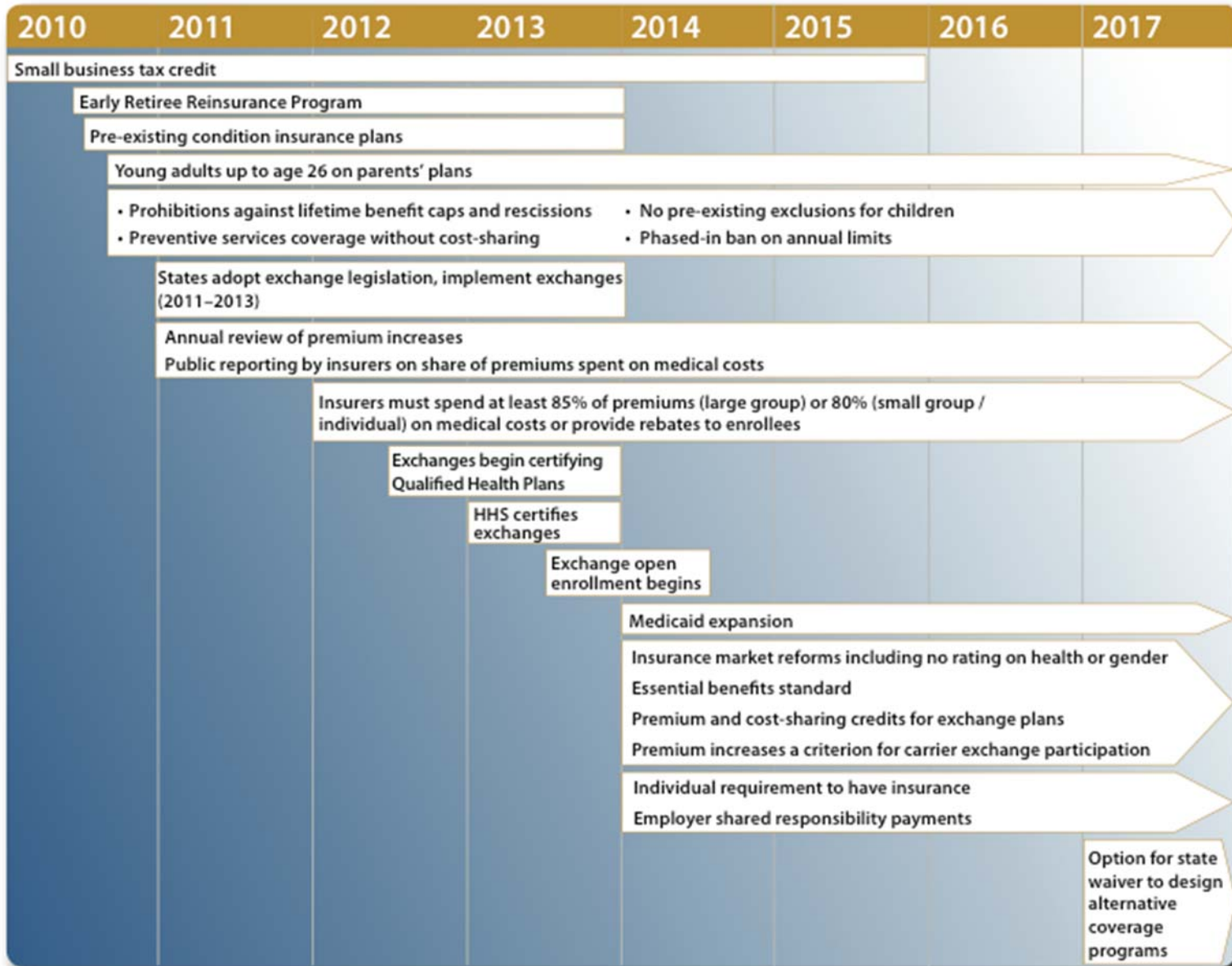


Exhibit 7. Provisions Benefiting Women, 2010-14

- Free coverage of preventive services including mammograms, cervical cancer screens;
- New comprehensive guidelines for preventive care and services for women by August 2011;
- Small business tax credits – nearly 1 million women owned businesses, 81% with fewer than 20 employees;
- Working women who are nursing: breaks to express breast milk;
- Access to ob-gyn services without referral;
- Medicaid coverage of smoking cessation services for pregnant women, reimbursement for birthing centers, midwives.
- Young adults to age 26 on parent's plans;
- Preexisting Condition Insurance Plans in 50 states

Exhibit 8. Under the Affordable Care Act, Women Will Benefit from Newly Subsidized Sources of Health Insurance

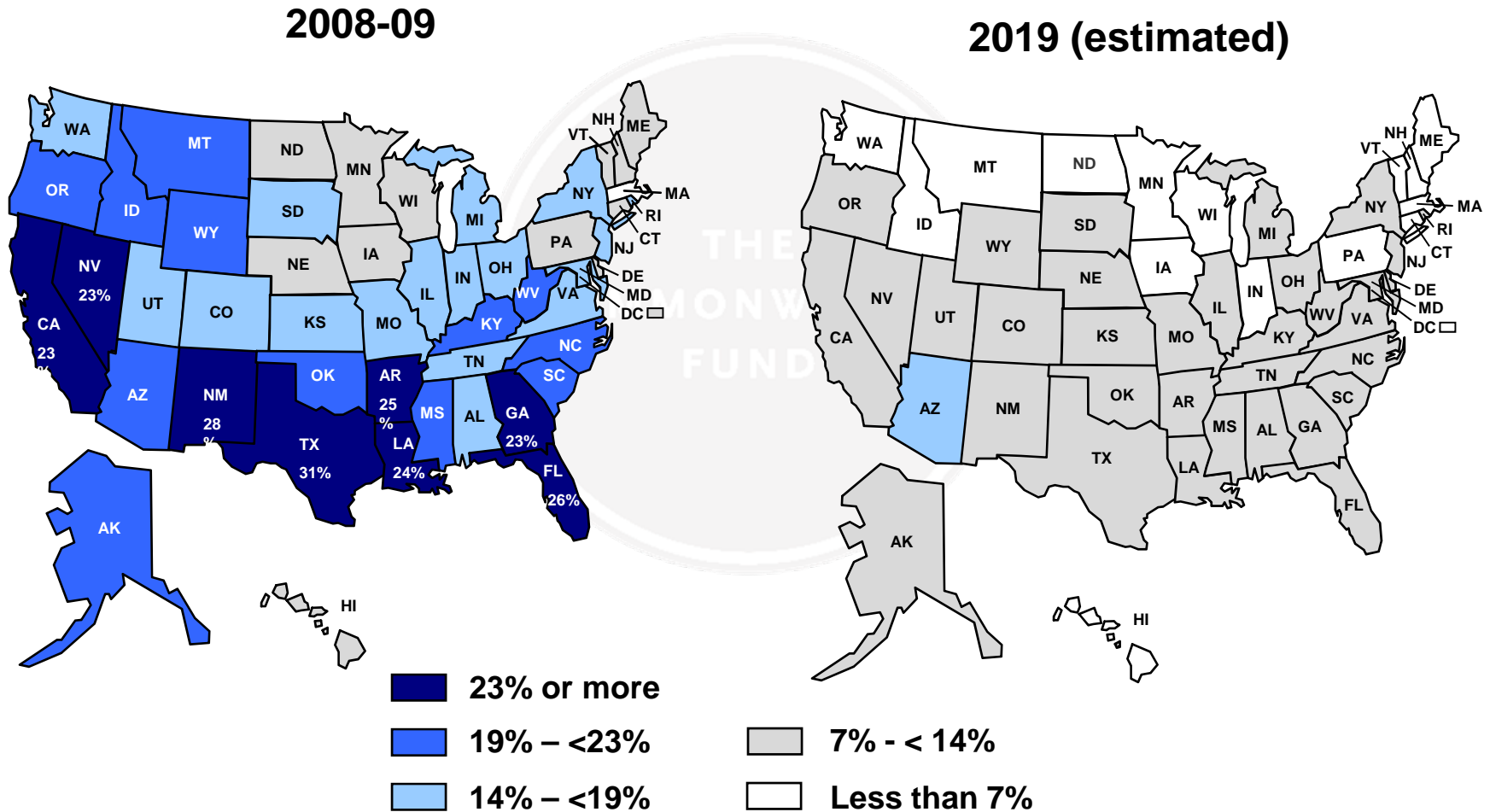
Women ages 19–64

	Total	Medicaid	Subsidized Private Insurance		Private Insurance
		<133% FPL <\$29,327	133%–249% FPL \$29,327 - <\$55,125	250%–399% FPL \$55,125 - <\$88,200	400%+ FPL \$88,200+
In the past 12 months:					
Uninsured anytime during the year	29% 27 million	51% 14 million	30%	18% 8 million	6% 1 million
Any bill problem or medical debt*	44% 42 million	58	66	43	21
Any cost-related access problem**	48% 45 million	65	59	44	28
Spent 10% or more of household income on premiums***	15% 7 million	43	24	10	6
Spent 10% or more of household income on premiums and total out-of-pocket costs****	33% 26 million	48	38	23	22

Note: FPL refers to Federal Poverty Level. Income ranges are for a family of four. * Includes: had problems paying or unable to pay medical bills; contacted by collection agency for unpaid medical bills; had to change way of life to pay bills; medical bills being paid off over time. ** Includes any of the following because of cost: had a medical problem, did not visit doctor or clinic; did not fill a prescription; skipped recommended test, treatment, or follow-up; did not get needed specialist care. *** Base: women who specified income level and premium for private insurance plan. **** Base: women who specified income level and premium/out-of-pocket costs for combined individual/family medical expenses.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2010).

Exhibit 9. The Impact of Health Reform: Percent of Women Ages 19–64 Uninsured by State



Source: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2009 and 2010 Current Population Survey (CPS: Annual Social and Economic Supplements), Available at Statehealthfacts.org 'Health Insurance Coverage of Women 19-64, states (2008-2009)'. Estimates for 2019 by Jonathan Gruber and Ian Perry of MIT using the Gruber Microsimulation Model for The Commonwealth Fund.

Exhibit 10. Conclusion

- An estimated 27 million working age women were uninsured for all or part of 2010.
- Over the last decade, increasing numbers of women spent large shares of their income on health insurance and health care, reported problems paying medical bills, or delayed or avoided needed health care because of costs.
- Women with low and moderate incomes are struggling the most with losses in health insurance, health care costs, paying medical bills, and getting timely health care.
- The new health reform law has already begun to provide benefits to women and women owned small businesses such as free coverage of preventive services like mammograms and small business tax credits that women owned businesses are now claiming to offset their insurance costs for their workers.
- But the heart of the Affordable Care Act – universal coverage – is yet to come and will cover nearly all 27 million women who were without coverage in 2010.
- These findings underscore how critical health reform's successful implementation will be to the future health and financial well-being of millions of women and their families.

www.commonwealthfund.org

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- Sara R. Collins, Michelle M. Doty, Ruth Robertson, Tracy Garber, *Help on the Horizon: How the Recession has Left Millions of Workers Without Health Insurance and How Health Reform Will Bring Relief, Findings from the Commonwealth Fund Biennial Health Insurance Survey of 2010*, The Commonwealth Fund, March 2010.
- Commonwealth Fund Health Reform Resource Center: What's in the Affordable Care Act? (PL 111-148 and 111-152), www.commonwealthfund.org/Health-Reform/Health-Reform-Resource.aspx.
- Cathy Schoen, Kristof Stremikis, Sabrina K. H. How, Sara Collins, *State Trends in Premiums and Deductibles, 2003–2009: How Building on the Affordable Care Act Will Help Stem the Tide of Rising Costs and Eroding Benefits*, The Commonwealth Fund, December 2010.