



NEWS RELEASE

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Women Weighed Down by Health Care Costs, New Study Finds

April 19, 2007—As Cover the Uninsured Week approaches, a new Commonwealth Fund report by researchers at the National Women's Law Center finds that even women with health insurance coverage are more likely than insured men to go without needed health care because of costs. Also, a higher percentage of women than men struggle with medical bills.

The report, [*Women and Health Coverage: The Affordability Gap*](#), by Elizabeth M. Patchias and Judith G. Waxman of the National Women's Law Center finds that women are at a disadvantage because they have greater health care needs and lower incomes than men. More specifically, the report finds that 38% of women are struggling with medical bills compared with 29% of men. And, the high cost of health care services and premiums is forcing many women, even women with health insurance, to go without needed care. In fact, 33% of insured women and 68% of uninsured women don't get the health care they need because they can't afford it. In contrast, 23% of insured and 49% of uninsured men are avoiding care because of cost. Further, 16% of women are underinsured, meaning they have high out-of-pocket costs compared to their income, while only 9% of men are underinsured.

“Women are more likely than men to go without needed health care services because of costs, yet they still have higher out-of-pocket expenses. This disparity exists for both insured and uninsured women,” said Waxman, vice president for Health and Reproductive Rights at the National Women's Law Center. “As policymakers and advocates explore how to expand and improve health coverage, they should ensure that any proposal provides comprehensive benefits and low cost-sharing.”

Other factors contribute to this gender gap in health care coverage and access: women are slightly more likely than men to purchase coverage in the individual insurance market which is often more expensive and less comprehensive than employer coverage. Women are also more likely than men to take prescription drugs.

“These findings show that comprehensive health care coverage that doesn't require high out-of-pocket costs is vital to ensuring that women get the care they need to be healthy,” said Sara Collins, assistant vice president for the Program on the Future of Health Insurance at The Commonwealth Fund. “As policymakers consider health care reform initiatives, they should consider plan designs that will result in meaningful, affordable, and equitable access to health care for everyone.”

Methodology:

Most data in the report are from three surveys: the Annual Social and Economic Supplement to the Current Population Survey (CPS), 2005 (a sample of about 99,000 households); the Medical Expenditure Panel Survey (MEPS), 2004, of about 13,000 families, representing approximately 33,000 people; and the Commonwealth Fund Biennial Health Insurance Survey, 2005, a nationally representative sample of 4,350 adults age 19 and older.

The National Women's Law Center also released a companion report, Understanding Women's Access to Health Coverage: A Framework for Moving Forward, which examines health coverage expansion policy proposals and analyzes their potential effects on women. The report can be found at www.nwlc.org

The Commonwealth Fund is a private foundation working toward a high performance health system.

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.