

# Health Reform and Women: Shaping a Women's Agenda

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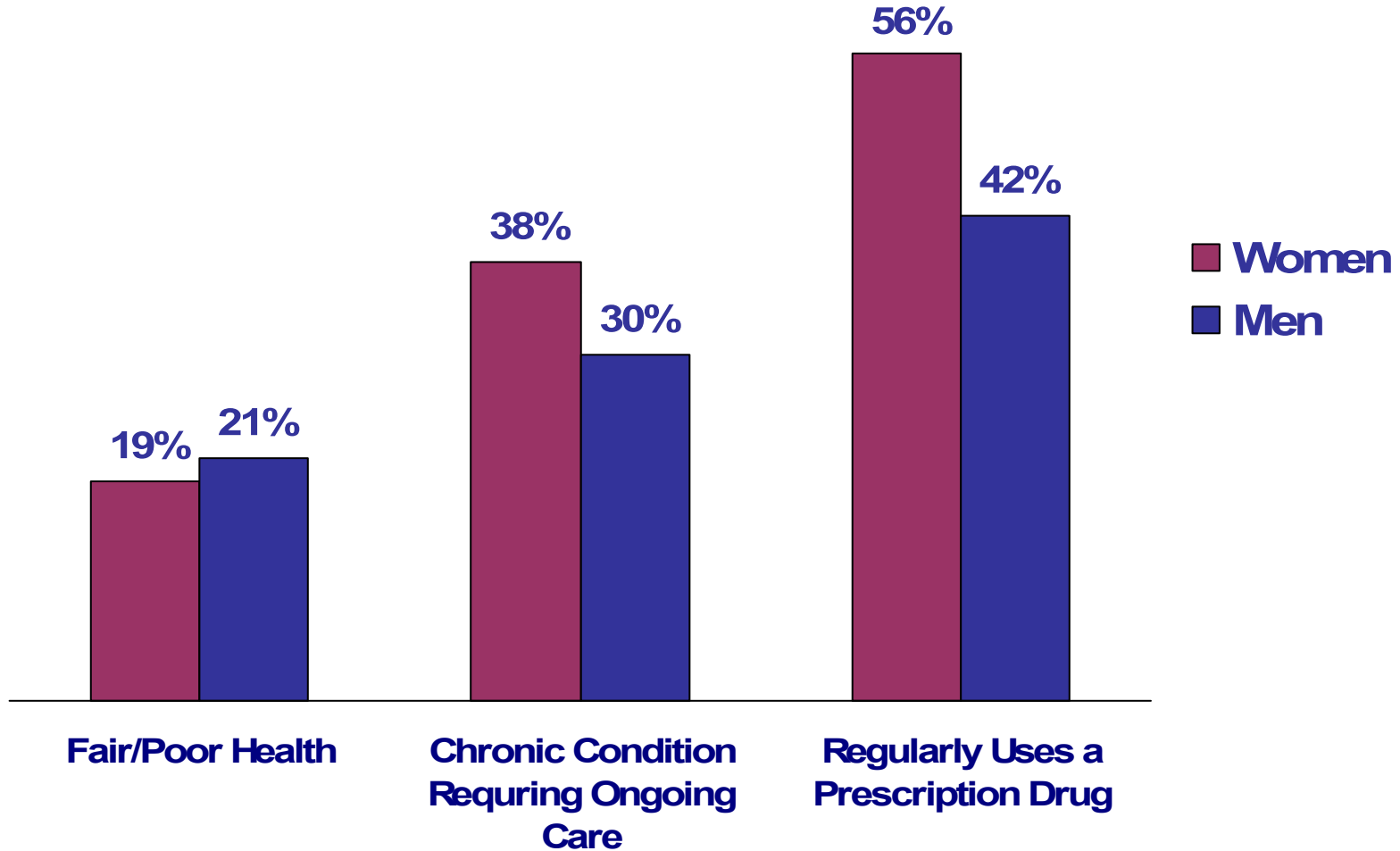
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*Equity for Women:*

*Policy Alternatives for the New Administration*

Institute for Women's Policy Research and the Wellesley Centers for Women  
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# Why Focus on Women?

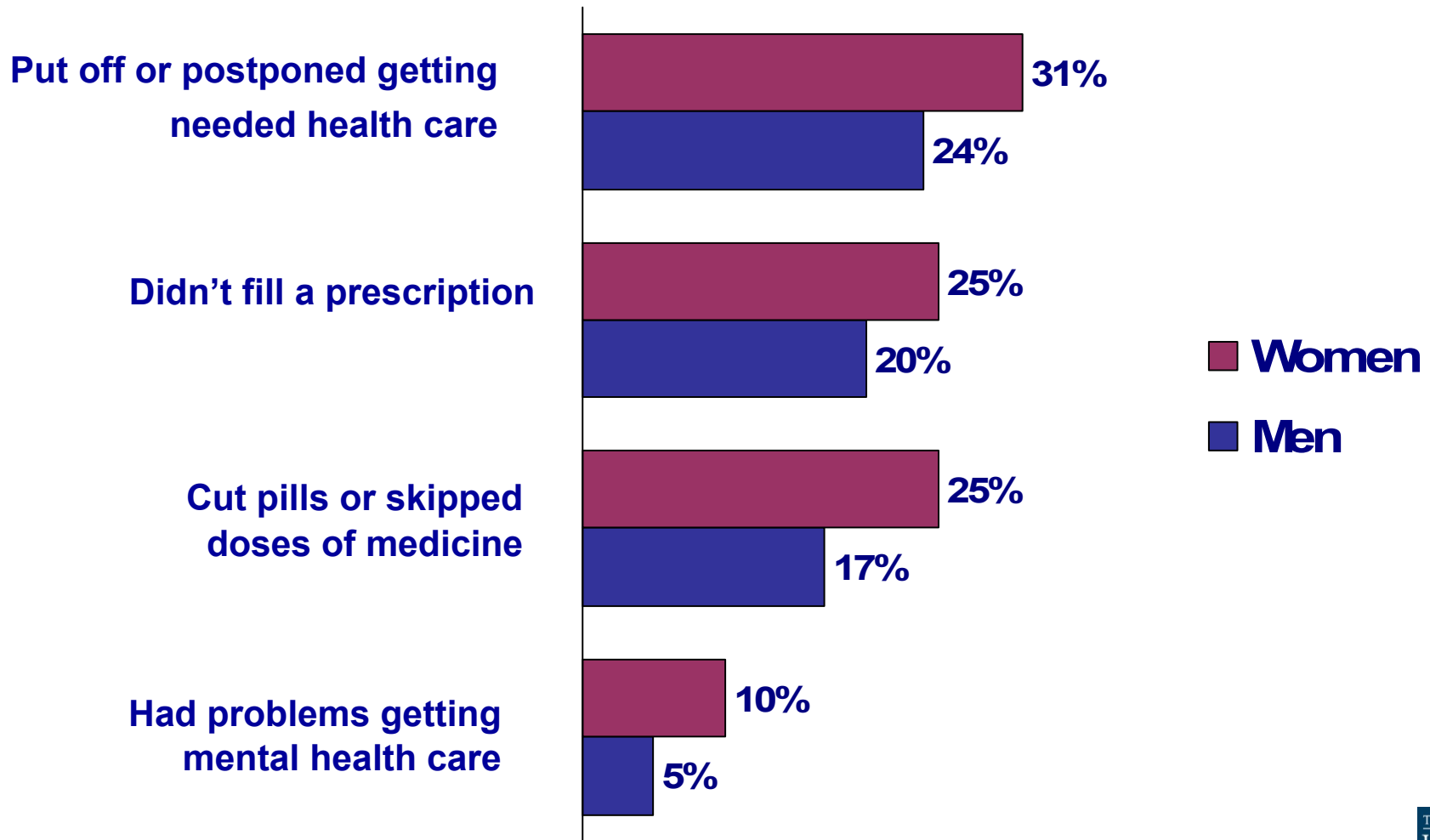


**Note:** Includes women and men ages 18 and older.

**Source:** Kaiser Family Foundation, *Kaiser Women's Health Survey*, 2004.

# Problems Accessing Health Care Due to Cost

Percent of men and women who say they or a family member have done each of the following in the past year because of **COST**:

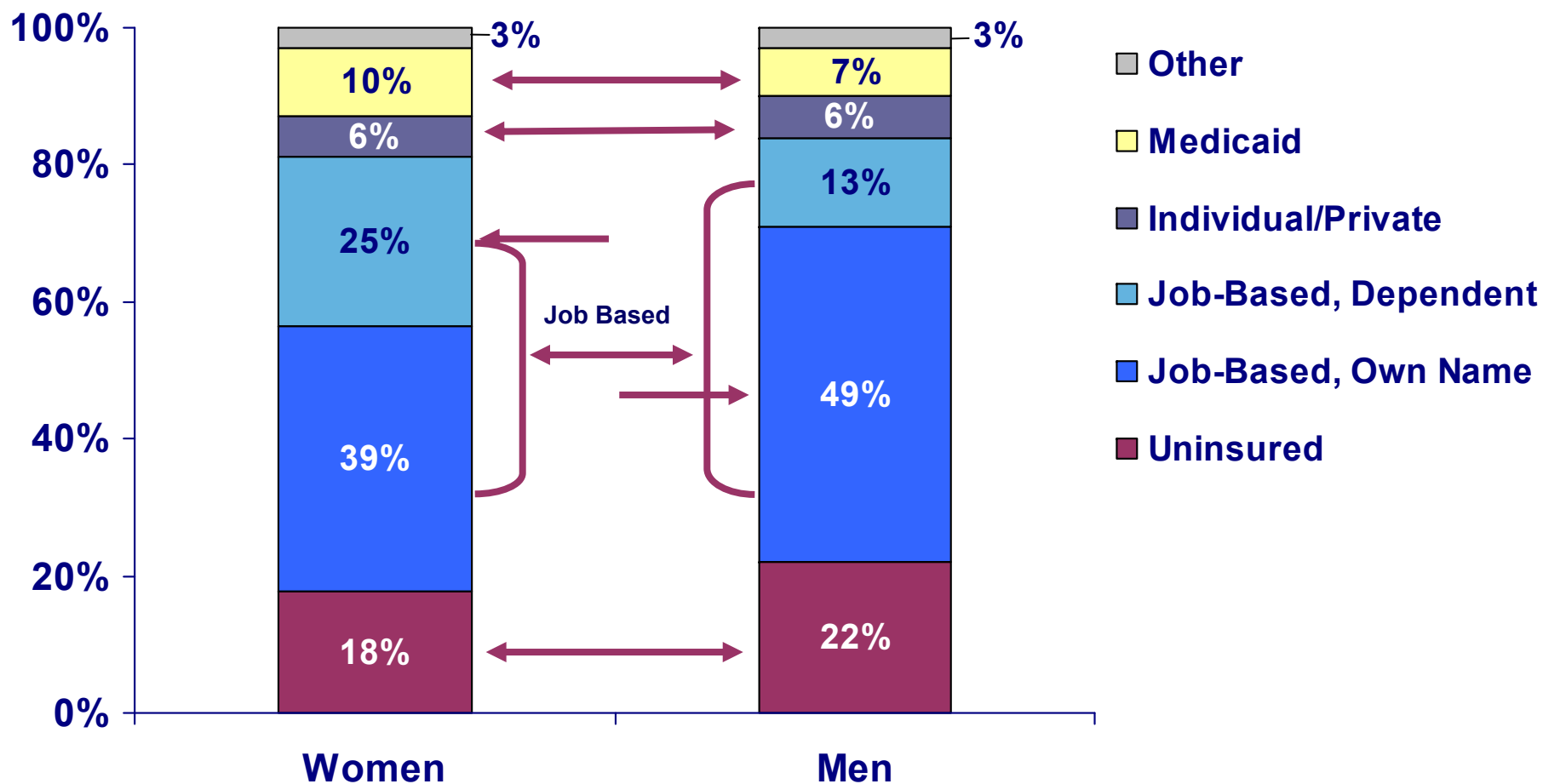


Source: Kaiser Health Tracking Poll: (Feb 2009).

# Women's Coverage

# Insurance Coverage Patterns Differ Between Women and Men

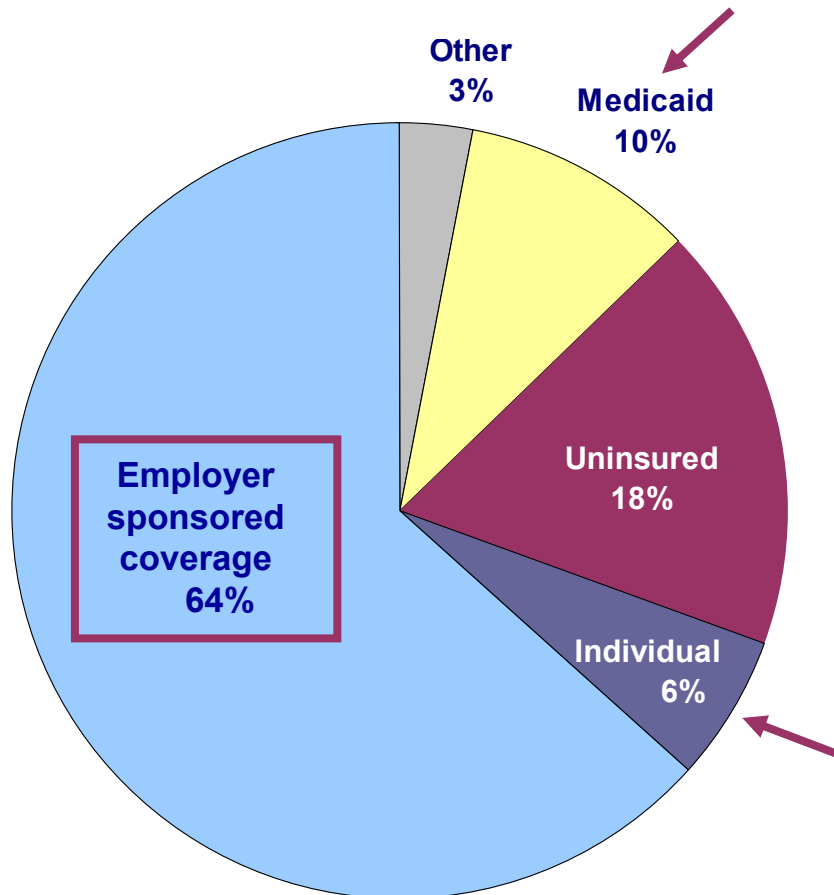
Health Insurance Coverage of Adults Ages 18 to 64, by Gender, 2007



**Note:** Other includes Medicare, TRICARE, and other sources of coverage.

**Source:** Kaiser Family Foundation analysis of the March 2008 Current Population Survey, US Census Bureau.

# Challenges for Insured Women



Women's Health Insurance Coverage, 2007

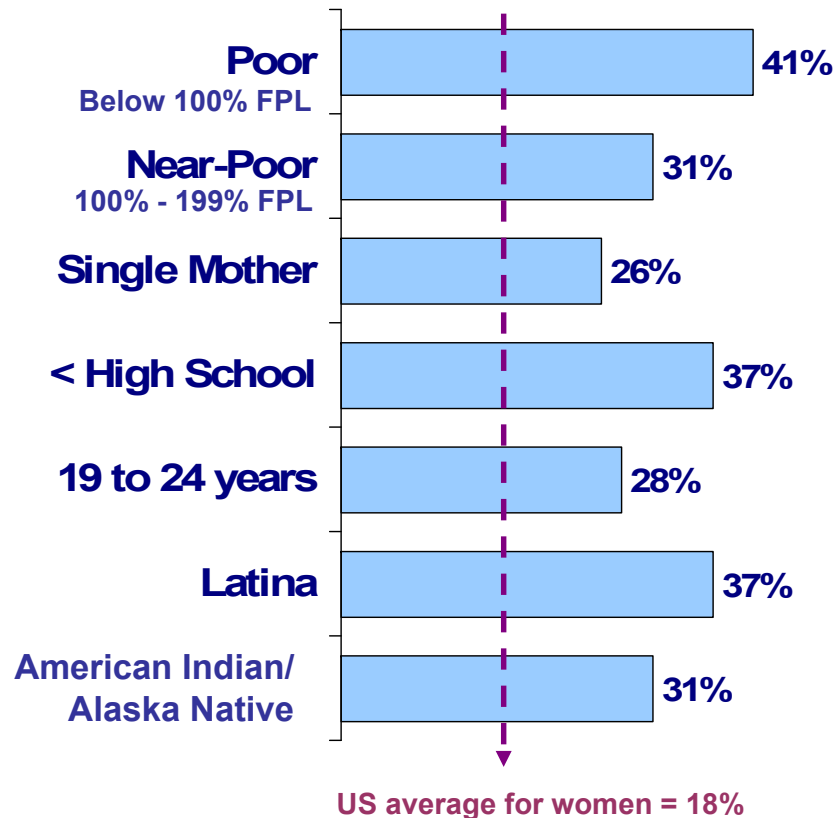
- **Employer sponsored coverage**
  - Affordability – Premiums, copays & deductibles
  - Scope of coverage
  - Variation in benefits
- **Individual market**
  - Pre-existing exclusions
  - Scope of benefits often limited – maternity, mental health
  - Gender rating
- **Medicaid**
  - Narrow eligibility – income and categorical test
  - Instability of coverage
  - Low provider participation

**Note:** Other includes Medicare, TRICARE, and other sources of coverage.

**Source:** Kaiser Family Foundation analysis of March 2008 Current Population Survey, US Census Bureau.

# Improving Reach of Coverage: Covering the Uninsured

Percentage of women 18 -64 who are uninsured, 2007:



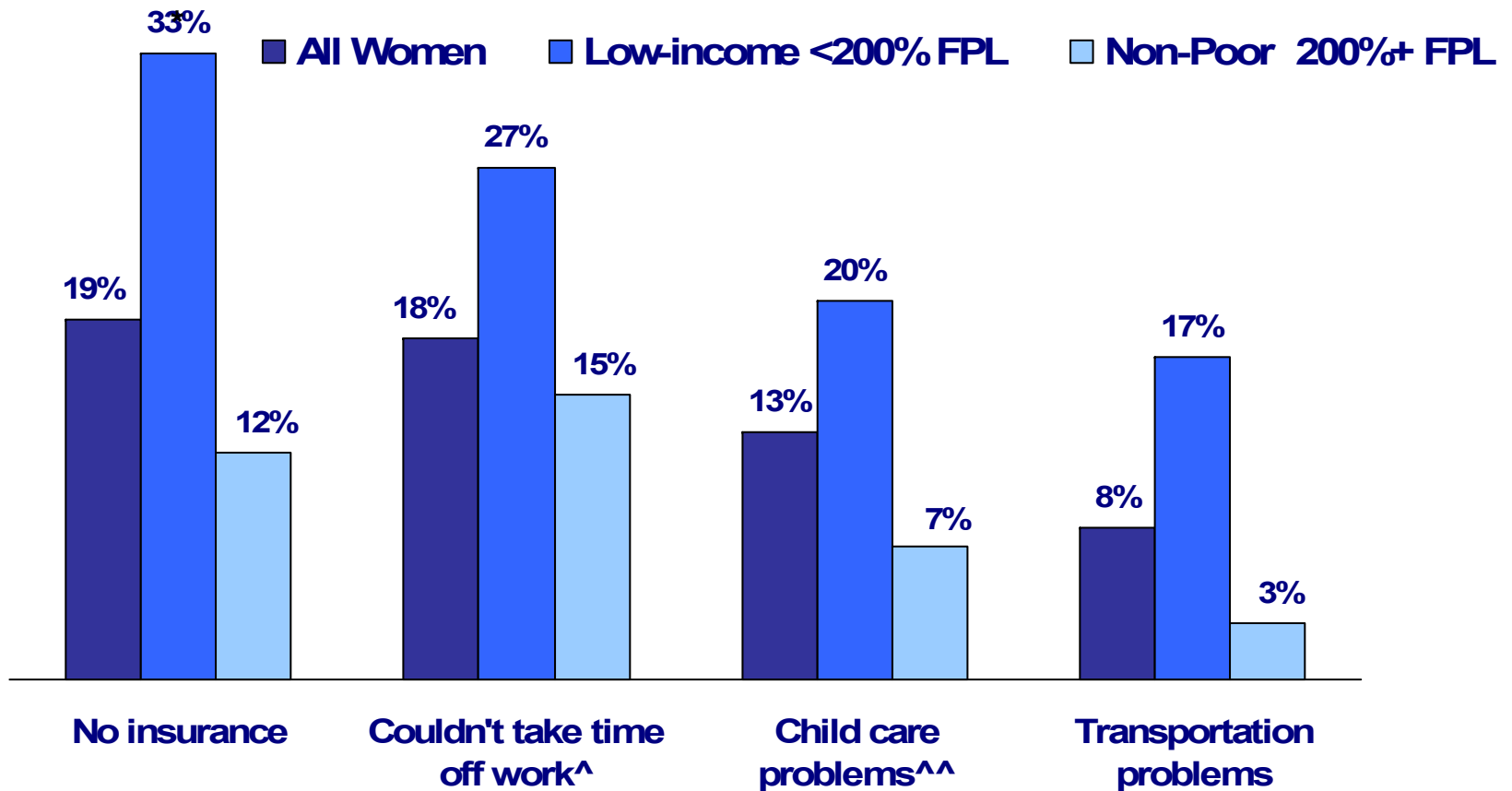
- Over 17 million uninsured women
- Younger, low-income, and women of color are particularly at risk
- Two-thirds are in households with at least one full-time worker
  - Many working women either don't qualify for ESI due to part-time work or low wages
- Access to care (both preventive and treatment) compromised
- Health outcomes poorer

**Note:** The federal poverty level (FPL) was \$17,170 in 2007 for a family of three.

**Source:** Kaiser Family Foundation analysis of the March 2008 Current Population Survey, US Census Bureau.

# BUT Coverage is Only Part of the Challenge...

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



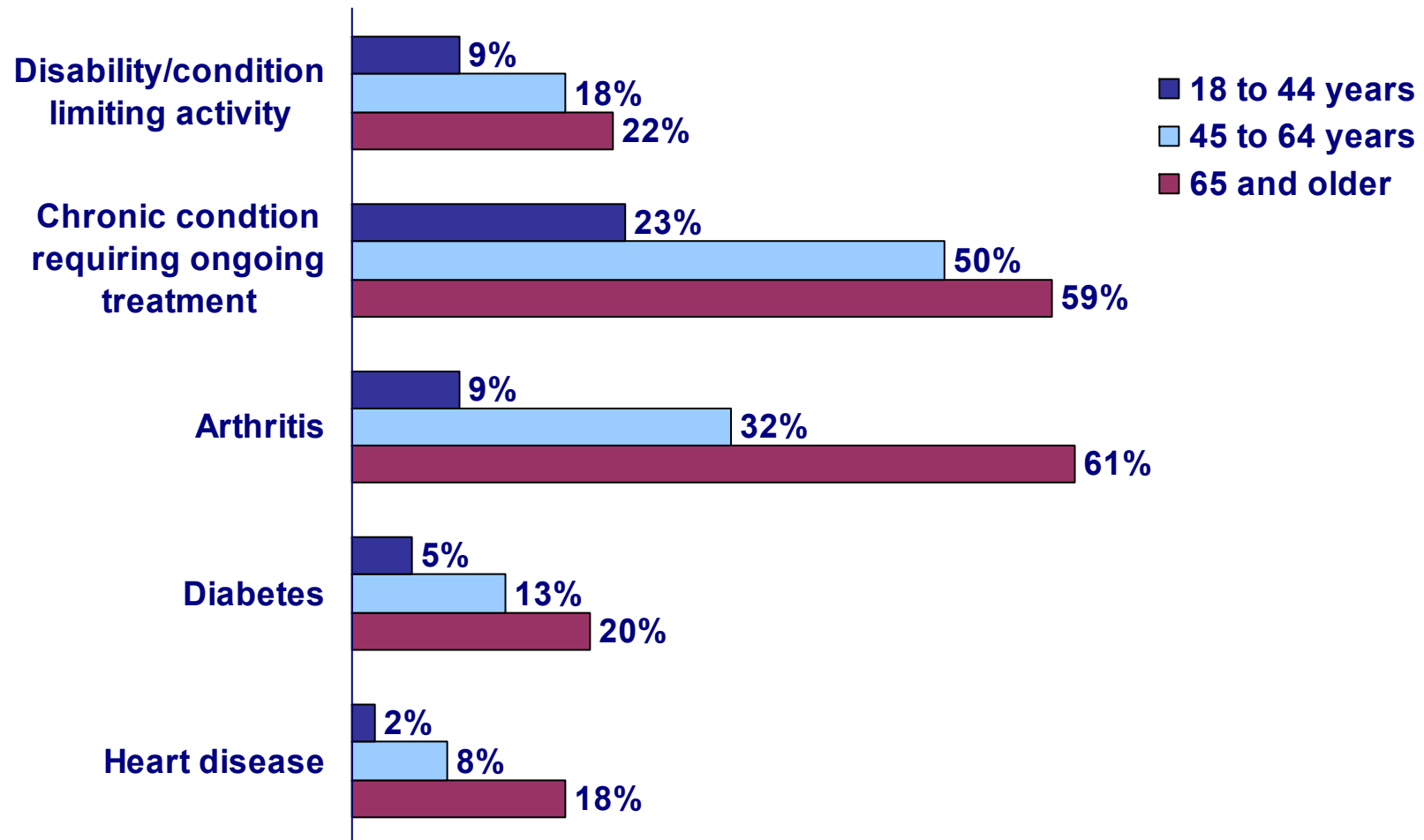
**Note:** Includes women ages 18 and older. 200% of the federal poverty level was \$29,552 for a family of three in 2004.

<sup>^</sup>Among women who are employed. <sup>^^</sup> Among women with children younger than 18 years living in household.

**Source:** Kaiser Family Foundation, 2004 Kaiser Women's Health Survey.

# Women and the Health Care Delivery System

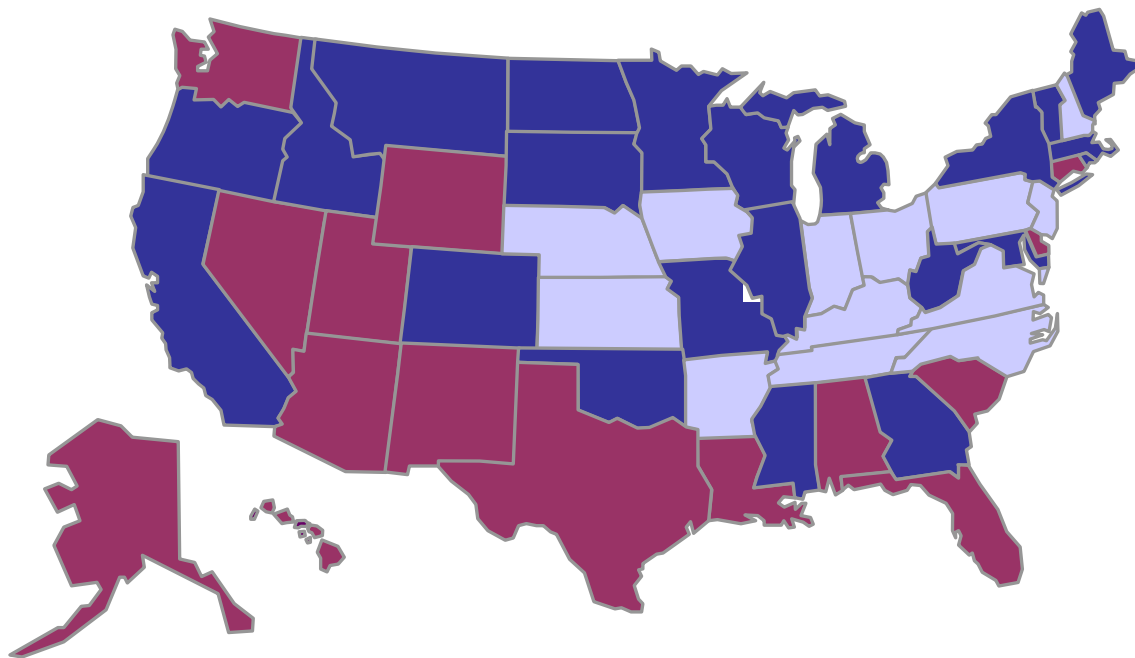
# Chronic Health Conditions Are A Concern for Many Women



**Note:** Chronic conditions diagnosed by physician in past 5 years.  
**Source:** Kaiser Family Foundation, 2004 Kaiser Women's Health Survey.

# Health Professional Shortages are Increasingly Affecting Provider Availability

- Many women live in counties with primary care shortages
- Nearly 50% of U.S. counties had no Ob/Gyn providing direct patient care
- 87% of counties (representing 35% of U.S. women) had no abortion provider.
- In some places, waiting times for first-time mammograms exceed 40 days



U.S. Average = 43% of women live in primary care shortage areas

- < 40% (13 states)
- 40- 49% (22 states)
- ≥ 50% (15 states and DC)

# Reproductive Health Policy

# Challenges in Reproductive Health

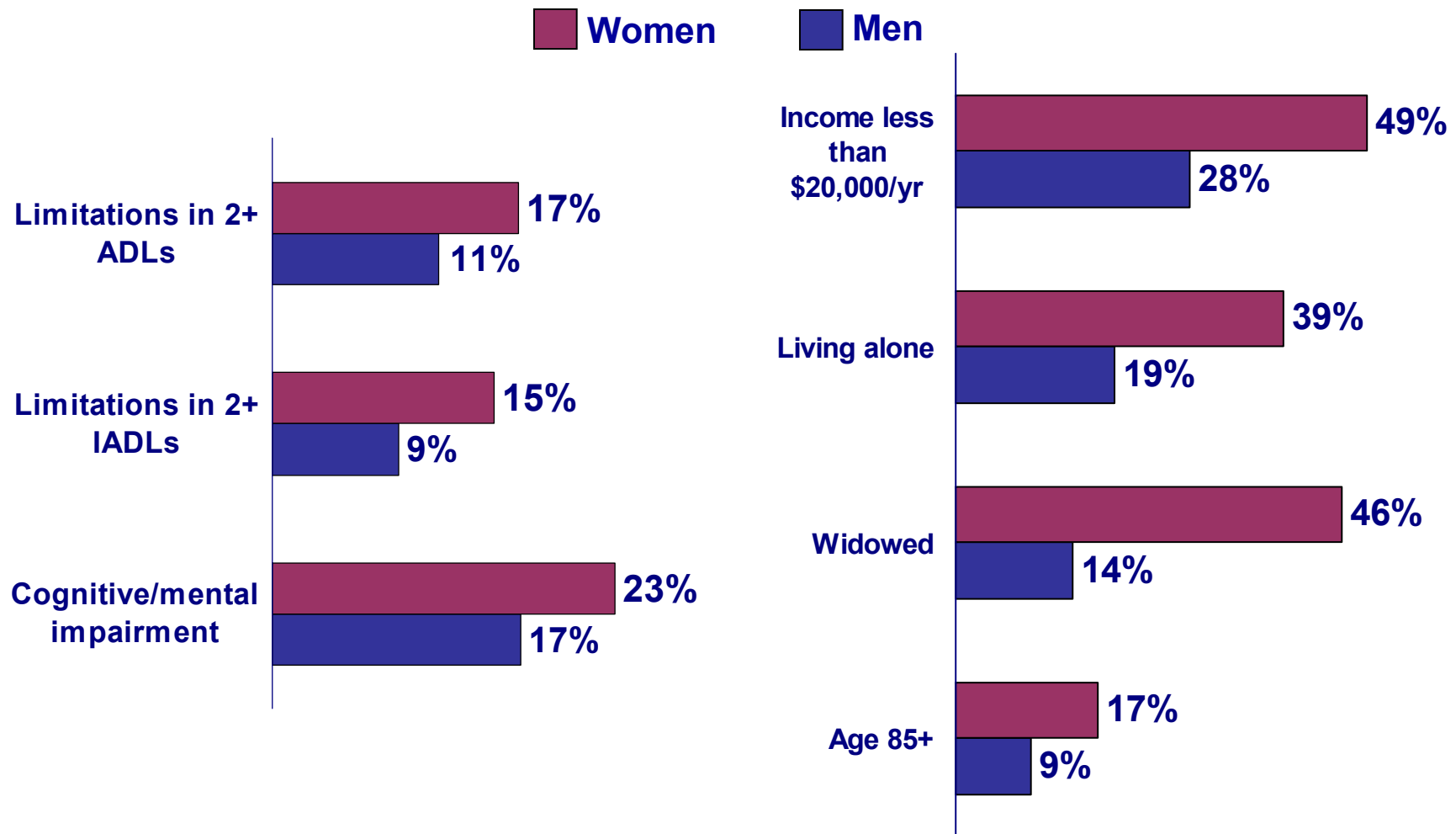
- **Half of pregnancies in U.S. unintended; (half of these end up in abortion)**
  - Major disparities by income and race
  - Slight uptick in teen birth rate
- **Rising rates of STIs/HIV**
  - Young people at high risk
  - Heavy toll of AIDS epidemic on women of color
- **One-third of births are C-Sections**
  - Implications for costs, maternal and infant health
- **Ongoing debates about federal levels of funding for and scope of sex education**
- **Abortion debate** - Nation divided on this issue
  - Increased limitations on abortion access through federal and state laws

# Availability of Contraception for Women

- **Employer sponsored coverage**
  - No federal mandate requiring insurers to cover contraceptives
  - 27 state mandates, but self-funded plans exempt
- **Individual market**
  - Limited coverage
  - Few state mandates on benefits in individual insurance
- **Public sources:**
  - **Title X**
    - Federal block grant-providing funding for confidential services to about 5 million low income women and teens
    - Funding levels have not kept up with inflation
  - **Medicaid**
    - Serves millions women of reproductive age through basic program and family planning waivers
    - Accounts for over 2/3 of public funding for family planning

# Long-Term Care

# Multiple Factors Predispose Women to Needing Long-term Care

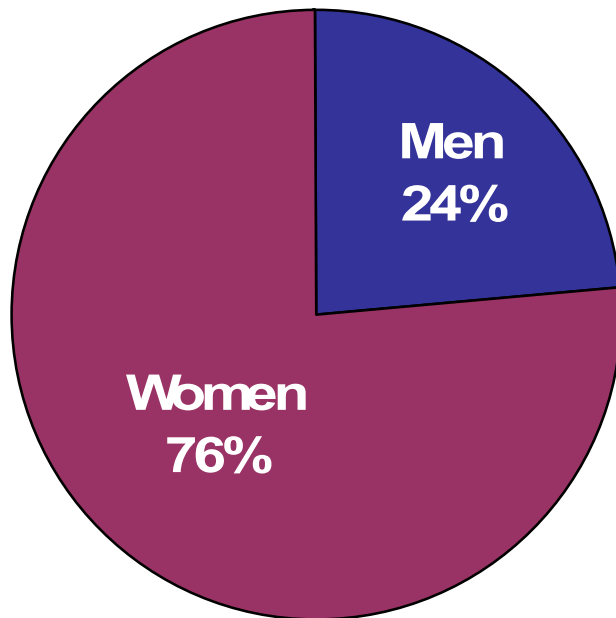


**Note:** ADLs refer to Activities of Daily Living (bathing, dressing, eating, walking, using the toilet, getting in and out of chairs). IADLs refer to Instrumental Activities of Daily Living (doing housework, making meals, managing money, shopping, using the telephone). Analysis excludes institutional population.

**Source:** Kaiser Family Foundation analysis of the Medicare Current Beneficiary Survey Access to Care file, 2006.

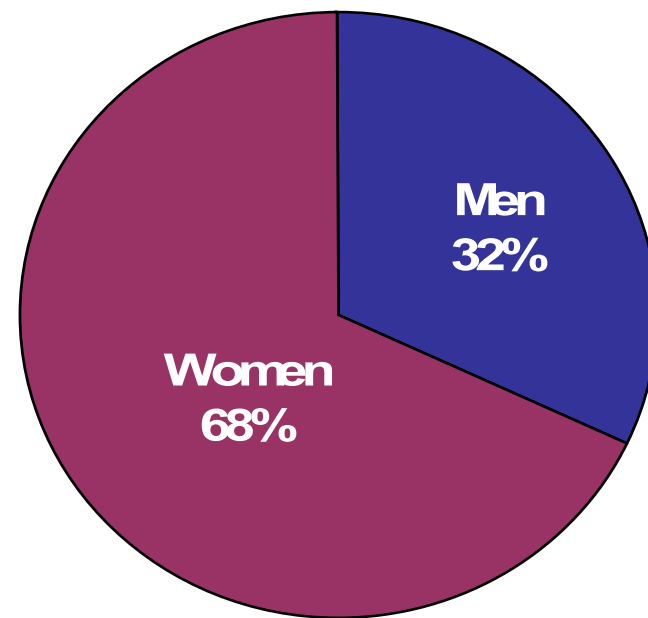
# Women Comprise the Majority of the Long-term Care Population

**Nursing Home Residents**



**Total = 1.5 million**

**Home Health Users**



**Total = 2.5 million**

**Source:** Kaiser Family Foundation analysis of Medicare Current Beneficiary Survey Access to Care file, 2006.

# Costs, Coverage and Access as Women's Health Issues

- **Covering the uninsured is a priority women's health issue—** private vs. public approaches under debate
- **Addressing rising health costs a major challenge** — rise in premiums, copays and deductibles are a challenge to many women
- **Scope of coverage matters**—reproductive care, chronic illness management, mental health are all important
- **The health care delivery system is falling short of many women's needs**
- **Across the lifespan women's health concerns are at core of many policy debates—** reproductive health, chronic illness, and long-term care