

Women's Health

Too many women are going without the health care they need.

In this national climate of health care reform, many states—New York included—are making attempts to improve health care access and affordability. **Health Care For All New York (HCFANY)** believes that any health care reforms taken on by the State should address the unique health care needs of its population, including those most vulnerable to systemic changes.

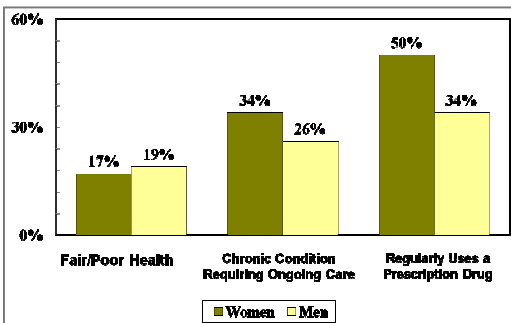


Women's health is not limited to reproductive health.

How Is Women's Health Different?

Despite the general misconception that "women's health" is solely synonymous with "reproductive health," gender differences in health care are not limited to physical anatomy. In fact, while both women and men report their health status as "fair" or "poor" at similar rates, women are significantly more likely than men to report that they have a

Figure 1. Nationally: Health Status, by Gender, 2004



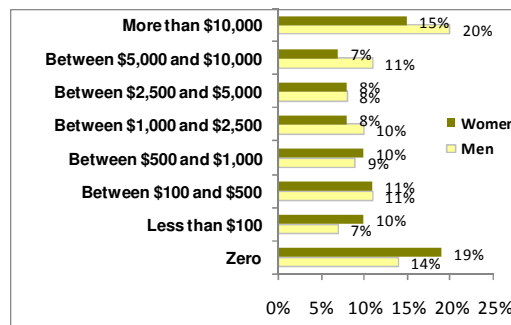
Note: Includes women and men ages 18 to 64.
Source: Henry J. Kaiser Family Foundation (KFF), *Kaiser Women's Health Survey*, 2004

chronic condition that requires ongoing medical care. Similarly, fully one half reported reliance on a prescription drug versus only one-third of men who report the same.¹ (See Figure 1)

Why Are Women Vulnerable To Systemic Changes?

Paired with greater health needs are fewer financial resources for women. Nationally, women still earn 77 cents for every dollar earned by men, a gap which persists with age and eventually results in fewer assets and lower pensions and social security payments than men.²

Figure 2. New York State: Savings, by Gender, 2007



Source: CSS Statewide Survey, November 2007.

In New York State, a recent poll conducted by The Community Service Society found that women were much more likely to report having no savings (19%) than men (14%).³ (See Figure 2)

These financial differences between women and men mean that women have less resources available to pay for necessary care, especially when faced with a catastrophic illness.

At the same time, nationally, most people are covered under employer-sponsored insurance. This is true

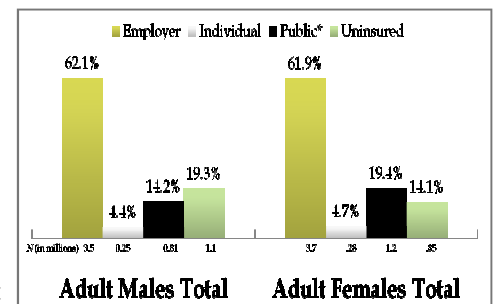
for both women and men, however women are much less likely to be covered through their own jobs than for coverage puts women at a higher risk of becoming uninsured due to divorce or the death of a spouse.⁵

The Important Role of Public Insurance

Women are also more likely than men to qualify for and receive Medicaid. (See Figure 3) Medicaid is an indispensable safety net that provides health care access for millions of women. Despite recently experiencing its first decrease in spending in nearly a decade, New York State's Medicaid program remains the most expensive per capita in the nation.⁶ Because of this, Medicaid is often the first program considered when exploring cost-containment options.

HCFANY believes that this safety-net system must be preserved and enhanced to ensure that the coverage needs of our vulnerable populations are not compromised in the forthcoming efforts to expand coverage to the uninsured.

Figure 3. Distribution of Health Insurance Coverage by Gender, New York State, Ages 19-64, (2004-2005).



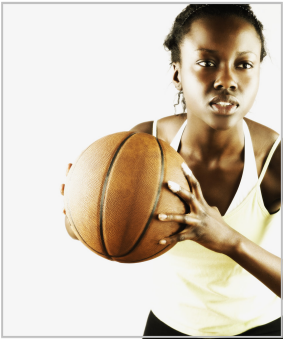
* Public includes Medicaid, SCHIP, and other public insurance (mostly Medicare and military-related). Data source: United Hospital Fund, 2007.

Uninsurance and Women's Health

How Many Women Are Uninsured?

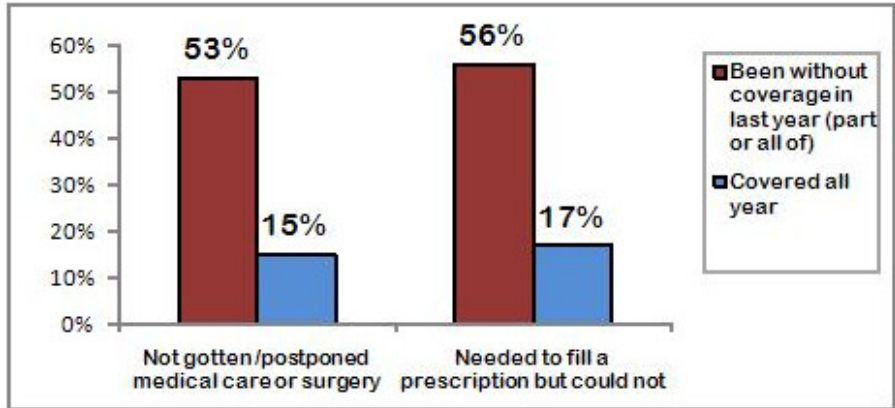
Because of the prevalence of Medicaid for women, women are less likely than men to be underinsured. However, nationally, 18% of women (19-64) are uninsured. In New York State, 15% of women are currently uninsured.⁷ That amounts to nearly 1 million—mothers, sisters, wives, and daughters

- 3 in 5 uninsured women (58%) live in households that earn higher than \$27,400 per year for a family of three (150% of the Federal Poverty Level (FPL)).
- Nearly half (48%) of uninsured women live in households that earn higher than \$36,600 per year for a family of three (200% of FPL)
- 62% of uninsured women are of childbearing age (18-45)
- 48% are under the age of 30.



Childless women are at greater risk of being uninsured.

New York State: Women's Health Hardships in the Past Year Due to Lack of Money or Insurance, by Insurance Status, 2007



Source: CSS Statewide Survey, November 2007.

How Does Being Uninsured Affect Women's Health?

Given Medicaid's eligibility requirements rely heavily on the presence of a pregnancy or dependent children, the program is out of reach for most childless women who are uninsured. Because women's health care needs are ongoing regardless of health insurance coverage, too often women end up forgoing necessary care once they lose their health insurance.

In New York, a recent statewide poll found that overwhelmingly, women

who had suffered interruptions in their health insurance coverage were far more likely to report having not gotten or postponing getting medical care or surgery (53%), or not being able to fill a prescription (56%) due to lack of money or insurance.⁸

HCFANY believes that a person's health should not be dependent upon their ability to pay for care and that it is the government's obligation to guarantee affordable comprehensive health care for all.

REFERENCES

- ¹ Salganicoff, Alina. "Women's Health Policy, Coverage and Access to Care." February 2008. Based on information from Henry J. Kaiser Family Foundation, *Women's Health Survey*, 2004.
- ² Salganicoff, Alina. "Women's Health Policy, Coverage and Access to Care." February 2008. Based on information from US Census Bureau, August 2006 American Community Survey Reports.
- ³ CSS Statewide Survey, November 2007.
- ⁴ Kaiser Family Foundation analysis of U.S. Census Bureau, Current Population Survey, 2007.
- ⁵ Salganicoff, Alina. "Women's Health Policy, Coverage and Access to Care." February 2008
- ⁶ New York State Governor's Office, "Budget Expands Health Care Access for New York's Children." Press release, January 22, 2008.
- ⁷ U.S. Census Bureau, Current Population Survey, three-year blend of years 2006-2008.
- ⁸ CSS Statewide Survey, November 2007.

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