

# Study finds health insurance inequities for same-sex couples

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(PhysOrg.com) -- Researchers found that men and women in same-sex relationships in California are far less likely than their married heterosexual counterparts to get employer-sponsored dependent health insurance.

While California is generally welcoming to individuals of all sexual orientations, it seems that employers in the state may still discriminate when it comes to same-sex partners and health care.

A new UCLA study is the first to show a large gap between employer-sponsored dependent coverage received by heterosexual employees and lesbian and gay employees. The study concludes that both sexual-orientation disparities are greater than previously thought.

The findings are published on the website of the journal *Health Affairs*.

Ninez A. Ponce, an associate professor at the UCLA School of Public Health, and colleagues found that partnered gay men living in California are only 42 percent as likely as married [heterosexual men](#) to get employer-sponsored dependent [health insurance](#), while partnered lesbians have an even smaller chance — 28 percent — of getting coverage as married heterosexual women.

The report used data from the California Health Interview Survey, the nation's largest state health survey, which is conducted every two years on a wide range of health topics by the Center for Health Policy

Research in the UCLA School of Public Health. Researchers combined three years of adult surveys: 2001, 2003 and 2005. The final sample included 63,719 women and 46,535 men between the ages of 18 and 64.

Of the sample, 51 percent of lesbians and 38 percent of gay men reported being in a partnered or married relationship, compared with 64 percent of female and 64 percent of male heterosexuals.

"We found no strong evidence to suggest that California employers are discriminating in providing health insurance to gay and lesbian workers as individuals," Ponce said. "However, we did find that employers were setting coverage rules for dependents that favored legally and heterosexually married employees."

The authors note that most of the data were collected before full implementation of the California Insurance Equality Act of 2005; they expect that the law, once fully enacted, and combined with the federal Patient Protection and Affordable Care Act, may serve to alleviate some of the disparities documented in this study.

But they also note that the way government agencies and employers define "dependents," and the federal taxation of health benefits for a same-sex spouse or partner, continue to be "a relevant underlying structural determinant of whether or to what extent [sexual-orientation](#) minorities will have more equal access to employer-sponsored insurance."

Achieving universal coverage, Ponce said, "will depend in part on remedying inequalities in state and federal marriage-related rules."

**More information:** Paper link: [content.healthaffairs.org/cgi/.../ct/hlthaff.2009.0583](http://content.healthaffairs.org/cgi/.../ct/hlthaff.2009.0583)

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