

# Health reform law will insure nearly all uninsured women by 2014

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The new health reform law will expand health insurance coverage to nearly all uninsured women and will make health care more affordable for millions of women through premium subsidies beginning in 2014 and new rules, some already in place, that will protect women from high costs, according to a Commonwealth Fund report released today.

The report finds that implementation of the [Affordable Care Act](#) is coming at a time when women are struggling to afford the [health insurance](#) and [health care](#) they need—an estimated 27 million women ages 19-64 were uninsured for all or part of 2010, with women in low and moderate income families most likely to go without [insurance](#). Using data from The Commonwealth Fund 2010 Biennial Health Insurance Survey, the report also found that women are skipping needed health care, with about half (48%) reporting they did not see a doctor when they were sick, didn't fill a prescription, or skipped a test, treatment or follow-up visit because they couldn't afford it. This is up from 34 percent in 2001.

"This report shows how rapidly rising health care costs and lagging incomes are leaving increasing numbers of women unable to afford health insurance and health care —and millions are struggling with medical bills and debt," said study co-author and Commonwealth Fund Vice President Sara Collins. "But, change is underway. The Affordable Care Act is already requiring insurance carriers to cover recommended preventive services like mammograms free of charge. When the law is fully implemented most women will have health insurance that covers

the health care they need including maternity care. And no woman will be charged a higher premium on the basis of her health or her gender."

The report, *Realizing Health Reform's Potential: Women At Risk, Why Increasing Numbers of Women Are Failing to Get the Health Care That they Need and How the Affordable Care Act Will Help*, found that health care cost increases are a primary driver of the problems women are facing when it comes to getting the health care they need. Health care costs are taking up a greater share of women's incomes, with one-third (33%) of women reporting they spent 10 percent or more of their incomes on health care costs in 2010. In contrast, only one-quarter (25%) of women spent as much on health care costs in 2001.

## **Women Going Without Needed Care**

According to the report, less than half (46 %) of women were up to date on a set of recommended preventive health care services, and women who were uninsured and/or had low or moderate incomes were the least likely to have received recommended preventive care. For example, only 31 percent of uninsured women ages 50-64 reported having a mammogram in the past two years, compared to 79 percent of women with health insurance.

However, the survey found that having health insurance does not guarantee access to the health care a woman needs, as even women with coverage are skipping needed care in increasing numbers. More than one-third (37%) of women who had health insurance all year had problems getting the care they needed because of the cost, compared to 26 percent in 2001. Women without insurance fared far worse, with three-quarters (76%) reporting they skipped needed health care because they couldn't afford it.

## Medical Debt and Bill Problems on the Rise

Forty-four percent of women reported problems paying medical bills or having medical debt, an increase of 38 percent from 2005. This means that an estimated 42 million women are either not able to pay their medical bills, have changed their way of life in order to pay medical bills, have been contacted by a collections agency about medical bills, or they are paying off medical debt over time. These struggles add up to real consequences for women and their families, with one third (32%) of women who reported a medical bill problem also reporting they were unable to pay for basic things like food, rent, or heat because of medical bills. More than 2 in 5 (41%) said they had used up all their savings to pay their [medical bills](#) and one-quarter took on credit card debt.

Women with low and moderate incomes are having a particularly difficult time. Fifty-seven percent of women in households with incomes up to \$22,050 for a family of four, and 64 percent in households with incomes up to \$44,100 for a family of four, reported medical debt and bill problems, compared with 45 and 54 percent respectively in 2005.

## Uninsured Women Have Few Options

For women who are uninsured, there are few options for finding health insurance, according to the report. Buying an individual health insurance plan is not a viable option for many uninsured women. Health insurers in the individual market in most states charge young women higher premiums than men of the same age and plans rarely include maternity benefits. In the study, 60 percent of women who tried to buy an individual market plan in the last three years found it difficult or impossible to find a plan they could afford, 33 percent were turned down or charged a higher premium because of a preexisting condition; more than half (53%) never bought a plan.

## How The Affordable Care Act Helps Women

Provisions in the Affordable Care Act that are already in place are helping women now, according to the report. Small business tax credits to offset premium costs became available last year and could help more than 900,000 women-owned businesses provide health insurance for their employees; insurers are required to provide preventive services like mammograms and pap smears free of cost and women can go to see obstetricians and gynecologists without a referral from a primary care provider. In 2014, when the Affordable Care Act is fully implemented, nearly all of the 27 million uninsured women will have access to affordable, comprehensive health insurance that will cover the care they need, and insurance companies will no longer be able to charge women and small businesses with female dominated workforces more because of gender.

"The Affordable Care Act couldn't come at a better time for women whose health and financial security has been increasingly in jeopardy over the past ten years," said Commonwealth Fund President Karen Davis. "Moving forward it will be crucial for the [health reform](#) law to be implemented quickly and effectively so the millions of uninsured [women](#) and those with poor health insurance in the United States can finally afford the health insurance and health care they need."

**More information:** The full report will be available on May 11th at [www.commonwealthfund.org/Content/Women-at-Risk.aspx](http://www.commonwealthfund.org/Content/Women-at-Risk.aspx)

Provided by Commonwealth Fund

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