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Health Care Reform Is Urgent for Women

Women have a huge stake in the ongoing debate over health care reform. Proposals to change how medical care is covered and provided must recognize the diverse needs of women, their families and their businesses. Too many women struggle to afford necessary health care.

The relationship between health care coverage and access is well documented. Nationwide, 18% of women are uninsured. In Pennsylvania, the overall percentage is 11.3% (Black and Hispanic rates are 19.3% and 17% respectively). This translates into approximately 750,000 Pennsylvania women with no health care coverage.

Cost and accessibility are the primary factors in determining whether women can afford health care coverage. Women are often charged more than men for the exact same coverage in Pennsylvania. Insurers can consider gender when setting premium rates for individual health insurance and are also allowed to reject a woman's health insurance application for reasons including her medical history or current health status, as well as certain pre-existing conditions.

Even women who have health care insurance are more likely than men to be underinsured. Unaffordable cost-sharing, annual limits on covered services and lifetime limits have greater impact on women. An estimated seven of 10 working women (64 million) have no or inadequate medical insurance coverage in the U.S.

Whether women have insurance or not, they are more likely to have problems affording health care and spend a greater part of their income on their health needs. Major reasons

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include disparity in income levels and insurance costs, and greater use of the health care system, in part due to their reproductive and specialized health care needs.

Women have lower incomes than men on average, and in Pennsylvania, they earn 75 cents to every dollar men earn. Women are also less likely to be employed full-time than men (52% versus 73%) making them ineligible for full employer –based health benefits. To compound matters, on average women of child bearing age pay 68% more out of pocket for their health care than men. Add these factors to the overall increase of 119% of health insurance premiums between 1999 and 2008 and it's no wonder that 52% of working-age women state that they have problems accessing needed health care because of cost, compared to 39% of men. Because of this, women are more likely to delay or avoid getting necessary care because they cannot afford it, and struggle more with medical debt or bills. Over half of all medical bankruptcies are filed by female headed households.

This issue does not affect only women – it is a family issue. Women play a significant role in the health care that their families receive, making approximately 80% of all health care decisions. With family premiums continuing to skyrocket and projected in Pennsylvania to reach \$26,879 by 2016, more difficult choices will be made regarding bare necessities, mortgage and credit card payments, and needed health care.

While women are struggling as health care consumers, they are also hit as business owners. Women-owned firms represent 30% of U.S. businesses and are the fastest growing segment of small businesses. Small business owners and employees account for 60% of the uninsured. The biggest challenge small businesses face in providing health care coverage – cost.



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Denise Clawson, President of the Pennsylvania Federation of Business and Professional Women's Clubs (BPW/PA), stated "Women are hit on all sides by health care costs. The current system is inadequate to meet the needs of women, their families and their businesses. While it is a huge undertaking, health care reform is critical and personal for all women. We must support and move forward health care reform legislation in the Commonwealth and nation in order to preserve the economic stability of our families and businesses for the future."

Health care has been a long-standing issue of concern to BPW. In July, representatives of BPW Foundation were among the small business leaders who met with **Vice President Joe Biden and Health and Human Services Secretary Kathleen Sebelius** at the White House to discuss health insurance.

For more information on BPW Foundation and BPW/PA, go to www.bpwfoundation.org or www.bpwpa.org.

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