

Protect Women in Health Care Reform



October 15, 2009

Dear Senator:

AAUW

On behalf of the 100,000 bipartisan members of the American Association of University Women (AAUW), I urge the Senator to stand up for women in the debate over health care reform and ensure that the discriminatory practice of gender rating is ended, that women have access to the full range of reproductive health services they need, and that preventative care is finally affordable for all. For AAUW, the top priority is not the system itself which ultimately emerges, but rather the end result of reform that succeeds at providing access to quality and affordable health care for all Americans. While this is a priority at any time, it is especially important during economic downturns, as health care security is intrinsically tied to economic security. This relationship is particularly true for women, who earn less than men on average and are therefore less able to afford insurance or care.

Currently, 45.7 million Americans are uninsured, over 15 percent of the nation.¹ Middle-class families are by far the fastest growing segment among the ranks of the uninsured, reflecting ongoing cost increases that have far exceeded wage increases in recent years.² In fact, the average cost of health insurance for an American family now exceeds the yearly income of a minimum wage worker making healthcare out of reach for so many.³ Because of this, nearly one-quarter of all Americans have problems paying their medical bills, and millions go bankrupt every year due to medical costs.⁴

While many Americans are in need of, and would benefit from, meaningful health care reform, the issue has particular resonance for woman. According to the Department of Labor, women make approximately 80 percent of all family health care decisions, and about 60 percent of women report that they assume primary responsibility for decisions regarding family health insurance plans.⁵ Further, when it comes to their own healthcare, women face a unique set of challenges. Women earn around 77 cents for every dollar men earn,⁶ but women also use more health care services than men do.⁷ As a result of these two factors—less income, more costs—women face a high level of health care insecurity. These factors add up to too many women with unpaid medical bills and long-lasting debt problems as a result of health care services.⁸ The consequences are stark. In 2004, one in six privately insured women reported she postponed or went without needed care because she couldn't afford it, up from 2001.⁹

AAUW sees three core provisions that are vital to supporting women in a new health care system. First, end the practice of gender rating. It is common practice for insurance companies to charge men and women different premiums for individually-purchased health care plans, charging women up to 45 percent more.¹⁰ Only 10 states ban this discriminatory practice.¹¹ The final health care reform bill must also require coverage of women's reproductive health services. AAUW has long believed that politicians should not insert themselves into the decision-making process when it comes to reproductive health care, which is a basic element of women's health care overall. As a result, AAUW firmly believes that health care reform legislation should require coverage of women's reproductive health services and is glad to see that both the House and Senate have worked out a sensible compromise that ensures comprehensive care and protects individual decision making. Finally, the two leading causes of death for women in America—heart disease and cancer¹²—can often be prevented if women have access to preventive care. Meaningful health care reform must go beyond treatment of existing diseases; Congress must devote substantial resources to promoting prevention and wellness as well. This will not only improve women's physical health, but also reduce the financial strain on our health care system and improve the overall economy as a result.

As debate in Congress continues, AAUW applauds the efforts of Senators to prioritize the needs of women, supporting protections that must be included in the final bill. If you have any questions, please do not hesitate to contact me at 202/785-7720, or Tracy Sherman, government relations manager, at 202/785-7730.

Sincerely,



Lisa M. Maatz
Director, Public Policy and Government Relations

¹ U.S. Census Bureau. (August 2008). *Income, Poverty, and Health Insurance Coverage in the United States, 2007*. Retrieved December 3, 2008, from <http://www.census.gov/prod/2008pubs/p60-235.pdf>.

² Divided We Fail. (2008). Affordable Healthcare Platform. Retrieved December 3, 2008, from http://www.aarp.org/issues/dividedwefail/about_issues/divided_we_fail_platform_affordable_health_care.html.

³ Ibid.

⁴ Divided We Fail. (2008). Affordable Healthcare Platform. Retrieved December 3, 2008, from http://www.aarp.org/issues/dividedwefail/about_issues/divided_we_fail_platform_affordable_health_care.html.

⁵ National Women's Law Center. (2008). *Women and Health Reform: An Introduction to the Issues*. Retrieved January 14, 2009 from www.nwlc.org/pdf/womenandhealthreform.pdf.

⁶ U.S. Census Bureau and the Bureau of Labor Statistics. (September 2009). Annual Demographic Survey. Retrieved September 18, 2009, from <http://www.census.gov/hhes/www/poverty/poverty08.html>.

⁷ National Women's Health Center and The Commonwealth Fund. (April 2007). *Women and Health Coverage: The Affordability Gap*. Retrieved on December 4, 2008 from <http://www.nwlc.org/pdf/NWLCCCommonwealthHealthInsuranceIssueBrief2007.pdf>.

⁸ National Women's Health Center and The Commonwealth Fund. (April 2007). *Women and Health Coverage: The Affordability Gap*. Retrieved on December 4, 2008 from <http://www.nwlc.org/pdf/NWLCCCommonwealthHealthInsuranceIssueBrief2007.pdf>.

⁹ Kaiser Family Foundation. (2005). *Women and Healthcare: A National Profile*. Retrieved January 16, 2009 from <http://www.kff.org/womenshealth/7336.cfm>.

¹⁰ National Women's Law Center (September 2008). *Nowhere to Turn: How the Individual Health Insurance Market Fails Women*. Retrieved July 8, 2009, from <http://action.nwlc.org/site/DocServer/NowhereToTurn.pdf?docID=601>.

¹¹ Ibid.

¹² Centers for Disease Control and Prevention (September 10, 2007). *Leading Causes of Death in Females – United States, 2004*. Retrieved July 17, 2009, from <http://www.cdc.gov/women/lcod.htm>.