

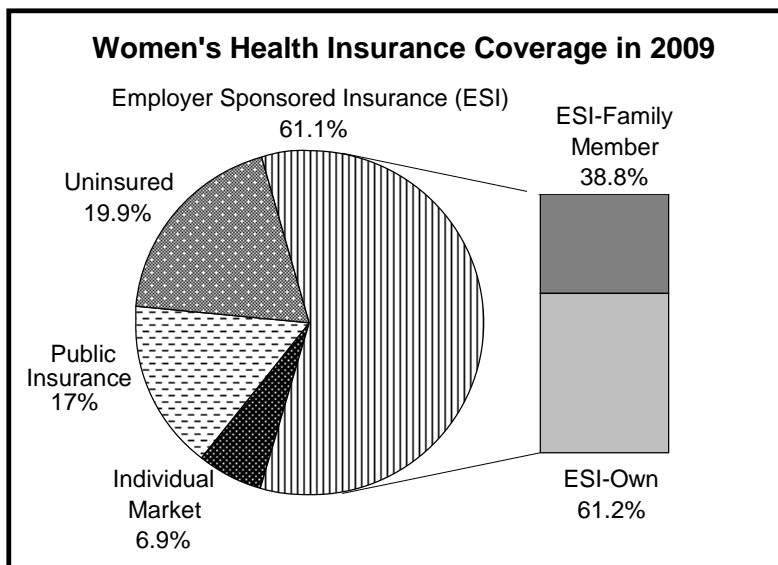
Women's Health Insurance, 2009

A Snapshot of Health Insurance Data from the U.S. Census Bureau¹

Women's uninsurance rates are soaring while private coverage continues to decline.

- In 2009, the proportion of women without insurance reached a record high. Nearly one in five women ages 18-64 was uninsured.
- The rates of private coverage dropped, particularly employer sponsored coverage. In 2009, over 2 million fewer women had job-based coverage than in 2008.

- Women are more likely to depend on a family member (such as a spouse) for their insurance, and therefore face more instability in coverage. In 2009, 38.8% of women with employer-sponsored insurance got that coverage through a family member's job, compared to 22.5% of men.



Public health insurance programs like Medicaid play a critical role for women.

- The proportion of women reporting public coverage increased from 15.8% in 2008 to 17% in 2009.
- Specifically, over 1.2 million more women reported being covered by Medicaid when compared to 2008. Medicaid is an especially important program for women, who comprise roughly three-quarters of the program's adult beneficiaries. In 2009, 11.6% of women and 8.1% of men relied on Medicaid coverage.

The proportion of women with health insurance varies considerably by state.

- Massachusetts had the lowest percentage of uninsured women at 4.2%, while Texas had the highest at 28.8%. (The proportion of uninsured women in each state can be found in the Appendix).

Young women are especially likely to lack health insurance.

- Women ages 19-24 are more likely than women of any other age group to be uninsured. In 2009, 27.8% of women in this age group lacked health insurance, compared to 21.9% of women ages 25-44 and 15.1% of women ages 45-64.

Disparities in insurance coverage exist among women of different racial and ethnic groups.²

- Uninsurance rates among women of color are more than twice as high as the rate for White women—13.9% of White women are uninsured while 23.5% of Black women and 37.6% of Hispanic women lack health insurance.
- There are also considerable differences in sources of coverage. For example, most White women (68.9%) rely on employer sponsored health insurance, while only 42.8% of Hispanic women have employer coverage.
- Women of color are much more likely than White women to be covered by public insurance programs. For example, nearly 20% of both Black and American Indian women have Medicaid coverage, compared to only about 7.8% of White women.

Disparities also exist among women at different income levels.

- Women living at or below the federal poverty level (about \$18,310 for a family of 3) are much more likely than higher-income women to be uninsured. In 2009, 41.3% of these women lacked coverage, compared to 19.9% of women overall and just 8.6% of women over 300% of the poverty level.
- Not surprisingly, low-income (200% of federal poverty or below) women who have coverage are more likely to be enrolled in a public health insurance program. More than a quarter of women in this income range have Medicaid coverage, compared to 8.3% of women with incomes between two and three times the poverty level and just 3% of women with incomes over three times the poverty level.

Women who work part-time are more likely to be uninsured than those who work full-time.

- In 2009, 24.5% of women who worked part-time were uninsured, compared to 14.7% of those who worked full-time.³

Source: National Women's Law Center analysis of 2008 and 2009 health insurance data from the U.S. Census Bureau Current Population Survey's (CPS) 2009 and 2010 Annual Social and Economic (ASEC) Supplements, available at http://www.census.gov/hhes/www/cpstc/cps_table_creator.html.

Notes:

¹ This analysis focuses on nonelderly women ages 18-64, as women ages 65 and older are almost universally covered by the federal Medicare program.

² To increase sample size and therefore accuracy, figures for race and ethnic subcategories are averaged across two years, 2008 and 2009.

³ The definition of part-time worker includes those who usually work less than 35 hours a week at all jobs, and includes those who work full-year and part-year.

Appendix: Women without Health Insurance by State, 2009

State	Percentage of Uninsured Women Ages 18-64
Alabama	17.9
Alaska	23.6
Arizona	20.1
Arkansas	23.7
California	21.4
Colorado	17.5
Connecticut	9.7
Delaware	11.7
Dist. of Columbia	7.0
Florida	25.4
Georgia	22.9
Hawaii	8.3
Idaho	21.4
Illinois	16.2
Indiana	17.2
Iowa	10.7
Kansas	16.0
Kentucky	19.1
Louisiana	23.9
Maine	11.8
Maryland	12.7
Massachusetts	4.2
Michigan	15.9
Minnesota	9.9
Mississippi	22.2
Missouri	16.6

State	Percentage of Uninsured Women Ages 18-64
Montana	22.7
Nebraska	15.3
Nevada	25.6
New Hampshire	12.4
New Jersey	14.8
New Mexico	24.5
New York	12.7
North Carolina	19.2
North Dakota	11.9
Ohio	14.6
Oklahoma	23.9
Oregon	20.7
Pennsylvania	11.4
Rhode Island	12.7
South Carolina	21.1
South Dakota	16.2
Tennessee	17.5
Texas	28.8
Utah	17.0
Vermont	8.6
Virginia	14.0
Washington	15.6
West Virginia	20.1
Wisconsin	10.2
Wyoming	20.4

Source: National Women's Law Center analysis of data from the U.S. Census Bureau's 2009 American Community Survey, Detailed Tables, American Fact Finder, available at <http://factfinder.census.gov>.