

**Women have more contact with the health system than men do . . .**

Because of women's decision-making role in their families' health care, their caregiving responsibilities, and their own health needs, women have more contact with the health system and, on average, use the health system more than men.

Women have ongoing reproductive health needs that men don't have. About half of women have a regular obstetrician or gynecologist in addition to a general primary care provider (Kaiser Family Foundation). Women also require ongoing physician visits for family planning and more frequent visits during pregnancy.

Women see physicians more: The rate of visits to primary care physicians among women is over 50 percent greater than the rate of primary care visits for men. There are many reasons for this, one of which is that women tend to live longer than men, and people need more health care in their later years. Women also use medical care for screening more often than men do (National Center for Health Statistics).

**Women are responsible for their families' health care needs . . .**

About 8 in 10 mothers select their child's doctor, take their child to their doctor's appointments, and ensure their child receives recommended care (Kaiser Family Foundation).

**Despite their greater health needs, the employer-based health insurance system does not work as well for women as it does for men . . .**

Women are more likely than men to work in nonstandard jobs (according to the Economic Policy Institute, 31 percent of employed women work in a nonstandard arrangement compared to only 22 percent of men), jobs that are much less likely to offer health insurance benefits.

While two-thirds of both men and women are covered by employment-based health insurance, women are much more likely than men to be covered as a dependent, leaving them vulnerable to uninsurance if they divorce, become widowed, or if their husband's employer drops family coverage. Among women between the ages of 18 and 64, less than half (40 percent) had an employer-based health insurance policy in their own name, and over a quarter (26 percent) were covered as a dependent. Conversely, over half (53 percent) of men had coverage in their own name and only 13 percent were covered as a dependent. In the 35 to 44 age group, three times more women (6.5 million) than men (2.1 million) were covered as dependents in 2002 (Employee Benefit Research Institute).

Due to their higher likelihood of working in nonstandard and lower wage jobs, women aren't offered coverage at the same rates as men. Women are about 15 percent less likely than men to be offered health insurance directly through their own employer, with 53 percent of women and 62 percent of men having access to such coverage (Commonwealth Fund).

**Public programs play a crucial role for women . . .**

Medicaid provides health insurance for almost 8 million women between the ages of 18 and 64 (Employee Benefit Research Institute).

For women in their childbearing years, Medicaid is essential: Over a third of poor women are covered by Medicaid and more than a third of all U.S. births are paid for by Medicaid (Kaiser Family Foundation).

Without Medicaid, more women than men would be uninsured: In 2002, there were 18.8 uninsured men and 16 million uninsured women, while Medicaid covered 7.8 million women and 4.6 million men (Employee Benefit Research Institute).

**As women age, they face new challenges as they lose access to dependent coverage . . .**

Women aged 55 to 64 are more likely than their male counterparts to be uninsured. Because women are much more likely than men to be covered as a dependent and because women frequently marry older men, many of these women become uninsured when their husbands become eligible for Medicare and lose their private insurance. Among women between the ages of 50 and 70 who are married to older men, about a fourth were uninsured when their husband became eligible for Medicare (Commonwealth Fund).

Divorced or widowed women face even more barriers. Women aged 59 to 64 who are divorced or widowed are more likely to be uninsured and less likely to have employer-sponsored coverage than married women aged 59 to 64. While about a quarter of all women aged 59 to 64 are widowed or divorced, a third of women without health insurance in this age group are widowed or divorced (Weir and Willis, Economic Research Initiative on the Uninsured, University of Michigan).