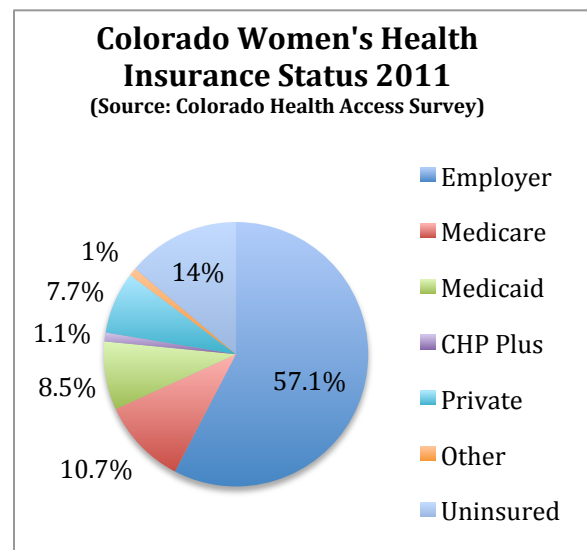


## Women's Health Care Coverage in Colorado

- Health insurance coverage is a major factor in women's access to health care for Colorado women.<sup>1</sup>
- Women with health coverage are more likely to obtain needed preventive, primary and specialty care services and have better access to new advances in women's health.<sup>1</sup>
- Women make approximately 80% of health care decisions for their families, and are the most likely to provide care for an ill family member.<sup>5</sup>



### Sources of Health Insurance for Colorado Women

#### Private Insurance

**Employer-Sponsored Insurance** covers 57% of females between the ages of 0 and 64.<sup>3</sup> Compared to men, women are more vulnerable to losing their insurance because they are more likely to be covered as dependents. Women are also at greater risk of losing coverage if they become widowed or divorced, their spouse becomes unemployed, or if an employer drops family coverage or increases premiums and out-of-pocket costs to unaffordable levels.<sup>1</sup>

#### Public Insurance Programs

**Medicaid**, the state-federal program for low-income individuals, covers 8.5% of women aged 19 to 64 in Colorado.<sup>3</sup> Women are eligible for Medicaid if they are parents and have incomes at or below 185% of the Federal Poverty Level (FPL) (about \$20,000 annually), they are pregnant, or disabled. Overall, women make up 75% of the adult Medicaid population.<sup>1</sup>

**Child Health Plan Plus (CHP+)** is used by 1.1% of Colorado women aged 19 and older and pregnant.<sup>3</sup> CHP+ is public health insurance for children and pregnant women who earn too much to qualify for Medicaid, but are unable to afford private insurance.

**Medicare**, a federal health insurance program, covered 313,900 Colorado women in 2010.<sup>10</sup> Medicare covers individuals 65 years or older, individuals under 65 with certain disabilities, and any individual with End-Stage Renal Disease (ESRD).<sup>7</sup>

## High Risk Pools

**GettingUSCovered**, the high-risk pool established under the Affordable Care Act (ACA), provides health care coverage to individuals unable to purchase comprehensive health insurance because of a medical condition.<sup>9</sup> As of January 2012, 53.9% of the enrollees in the high-risk pool were women.

**CoverColorado** is the state's high-risk pool, and 56% of the enrollees are women. CoverColorado provides insurance coverage to individuals who don't have access to insurance through their employers and can't get coverage from health insurance companies due to a pre-existing condition.<sup>8</sup>

## Other Financial Assistance Programs

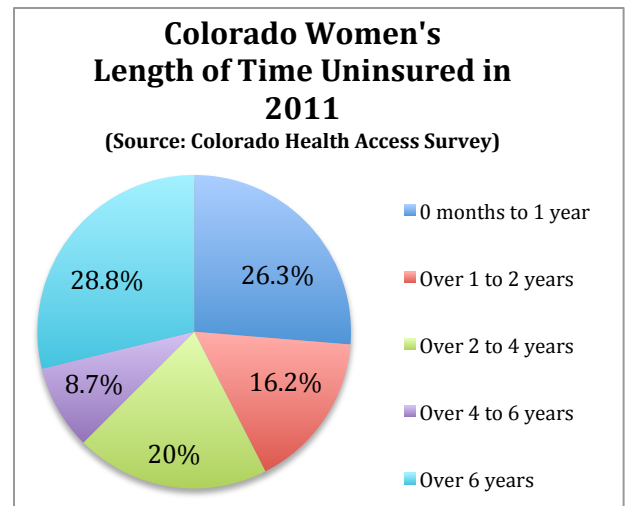
**Colorado Indigent Care Program (CICP)** helps women access medical services in Colorado. CICP is not a health insurance plan, but provides funding to clinics and hospitals so medical services can be provided at a discounted rate for eligible Colorado residents.<sup>6</sup> In fiscal year 2010 – 2011, CICP helped women with 401,890 outpatient visits and 9,621 inpatient visits.

## Uninsured Women in Colorado

**Uninsured** women account for 20% of the population of women ages 18 to 64 in the United States.<sup>1</sup> In Colorado, uninsured women account for 14% of this population.<sup>3</sup> Typically, uninsured women don't qualify for Medicaid, do not have access to employer-sponsored plans and either cannot afford or do not qualify for individual policies.<sup>1</sup>

## Reasons for Being Uninsured

Nearly 84% of uninsured female respondents to the 2011 Colorado Health Access Survey (CHAS) cited cost as a primary reason for being uninsured.<sup>3</sup> 39% said the family member who had health insurance either lost jobs or changed employers. 38% reported that the family member's employer either didn't offer coverage or they were not eligible for employer coverage. 77.5% reported not accepting employer-sponsored insurance because it was too expensive. Nearly 25% of female respondents to the CHAS reported paying between \$1000 and \$3000 in health related costs in 2011.<sup>3</sup>



### Sources

- 1) Women's Health Insurance Coverage Fact Sheet, Kaiser Family Foundation, 2011 <http://www.kff.org/womenshealth/upload/6000-091.pdf>
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- 3) Colorado Health Access Survey, 2011. Denver, CO: The Colorado Trust  
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- 4) General Facts on Women and Job Based Health, U.S. Department of Labor, <http://www.dol.gov/ebsa/newsroom/fshlh5.html>
- 5) Colorado Indigent Care Program, Department of Health Care Policy and Financing, <http://www.colorado.gov/cs/Satellite/HCPF/HCPF/1214299805914>
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- 7) Cover Colorado, <https://www.covercolorado.org/>
- 8) Getting Us Covered, <https://www.gettinguscovered.org/>
- 9) Kaiser State Health Facts, Colorado: Medicare, <http://www.statehealthfacts.org/profileind.jsp?cat=6&rgn=7>
- 10) Department of Health Care Policy and Financing, Medically Indigent and Colorado Indigent Care Program FY 2010-11 Annual Report. <http://1.usa.gov/GD5FBd>