



DENVER
THE MILE HIGH CITY

Human Rights & Community Relations

Denver Women's Commission

Chaer Robert, Director

201 W. Colfax Avenue, Dept 1102

Denver, CO 80202

p: 720-913-8465

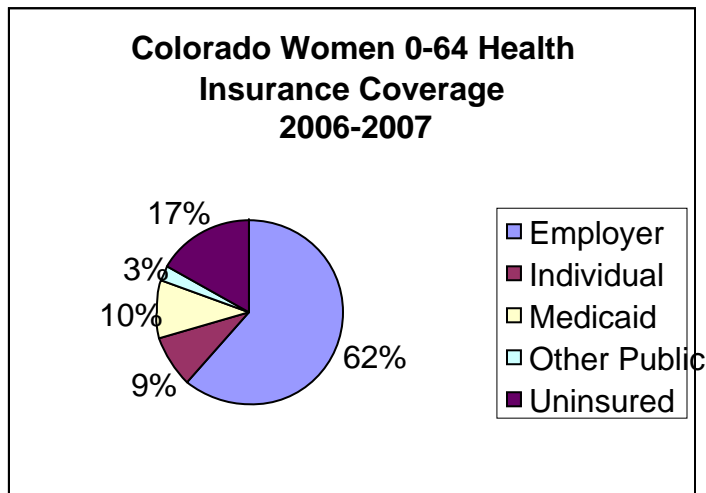
f: 720-913-8470

www.denvergov.org/women

Chaer Robert
March 23, 2009

COLORADO WOMEN AND HEALTH INSURANCE

Most of us are lucky enough to have health insurance through our employers. Usually this means our employers are absorbing the bulk of the cost. For those without employer based coverage, retaining access to health insurance is a challenge. Medicare covers most Coloradans over 65. Medicaid/Child Health Plan covers certain low income individuals and families. Colorado is stingier than other states with 22% of adults living in poverty receiving Medicaid, versus 28% nationally. About 3% get health care through the military or Veterans Administration.



From Kaiser Family Foundation's www.statehealthfacts.org

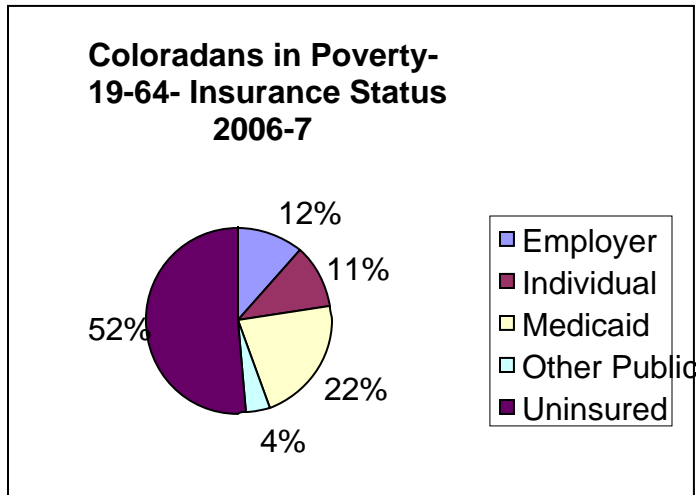
Without employer or public insurance, individual health insurance is the main alternative to being uninsured. About 9% of Colorado women get health insurance through individual policies. These are women who work for small employers which don't offer benefits. Or they work part time and thus don't qualify for their employer's plan. Some have gotten divorced or lost jobs. Some have older spouses who qualify for Medicare, but they don't yet.

In the individual health insurance market, companies can charge different premiums based on gender, age and health status. Only those in good health are likely to get individual health insurance. Most individual insurance policies exclude maternity related coverage.

Nationwide, we haven't allowed gender discrimination in employer based insurance for 40 years, since the passage of the Civil Rights Act. It prohibits employers from treating employees differently based on race and gender. Nationwide, we don't allow race discrimination in health insurance despite actuarial differences. Ten states ban gender discrimination in individual health insurance market.



DENVER
THE MILE HIGH CITY



Most Colorado adults who live in poverty are uninsured. Almost as many have individual health insurance as have employer-based insurance.

According to the National Women's Law Center's "*Nowhere to Turn*" report, a 40 year old Colorado woman in the individual market pays 8-43% more for her policy to get the same coverage as a man. While women tend to use more health services than men until about age 50, this wide variation in premium price makes suspect how actuary-based gender rating is. And remember this coverage excludes pregnancy.

HB 1224- End Gender Discrimination in the Individual Health Insurance-- by Rep. Sue Shaffer and Senator Morgan Carroll originally sought to prohibit charging women different premiums than men. Insurers could still charge differently based on age and health status. The bill was amended to just add it as a topic of study for the legislative interim Health Care Task Force. Hopefully this will be a first step to ending the practice of charging women more just because they are women.

For more information see "*Nowhere to Turn: How the Individual Health Insurance Market Fails Women*" by the National Women's Law Center: www.nwlc.org



DENVER
THE MILE HIGH CITY

311
for City Services
Denver gets it done!

