



Data Points

RESULTS FROM THE 2005 CALIFORNIA WOMEN'S HEALTH SURVEY

At a time when health insurance costs are rising along with service co-pays, it is important to monitor health insurance coverage among low-income women who may lack or have irregular coverage. An estimated 2.3 million California women were uninsured or lacked health insurance for some part of the year.¹ The Kaiser Commission on Medicaid and the Uninsured concluded that without health care coverage, women are less likely to receive preventive services, are more likely to utilize services from an emergency department, and are diagnosed at more advanced stages of disease.² The commission estimated that full health insurance coverage would reduce mortality rates by 10 percent to 15 percent.

To better understand the status of health insurance coverage for women in California, the combined 2004-2005 California Women's Health Survey dataset was analyzed. Only women aged 18 to 64 years were used for the analysis (n = 7,644). Women with low household incomes were found to be the most likely to lack health insurance coverage.^{3,4} Low-income respondents—from households with income below 200 percent of the federal poverty level (FPL)—were far less likely to have had any health insurance over the previous 12 months (21.2 percent were uninsured) compared with women in households with incomes above 200 percent of the FPL (4.5 percent were uninsured; chi-square test, P < .0001).

Among respondents who currently had health insurance, more women with low household incomes indicated that they had been uninsured at some point within the previous 12 months (i.e., had a "coverage gap") than respondents with household incomes above

200 percent of the FPL (14.5 percent vs. 5.9 percent; chi square, P < .0001).

Low-income respondents, on average, were nearly five years younger and had more children living in the household compared to respondents with household incomes above 200 percent of the FPL (1.4 vs. 0.74 children). Nearly one-quarter of respondents (23.7 percent) were either uninsured or indicated that they had gaps in insurance coverage.

Rates of employment-based health insurance coverage varied by income status: 17.9 percent of women at or below 200 percent of the FPL had coverage from work vs. 47.0 percent of women with higher incomes. Of women who reported that they worked full-time, 7.9 percent had gaps in coverage, and of those, most were above 200 percent of the FPL (62.8 percent). However, of women who reported they worked full time, 5.5 percent were without health care coverage for more than one year, and almost three-quarters of those respondents were below 200 percent of the FPL (74.7 percent). The following table further illustrates types of health insurance coverage by household income status.

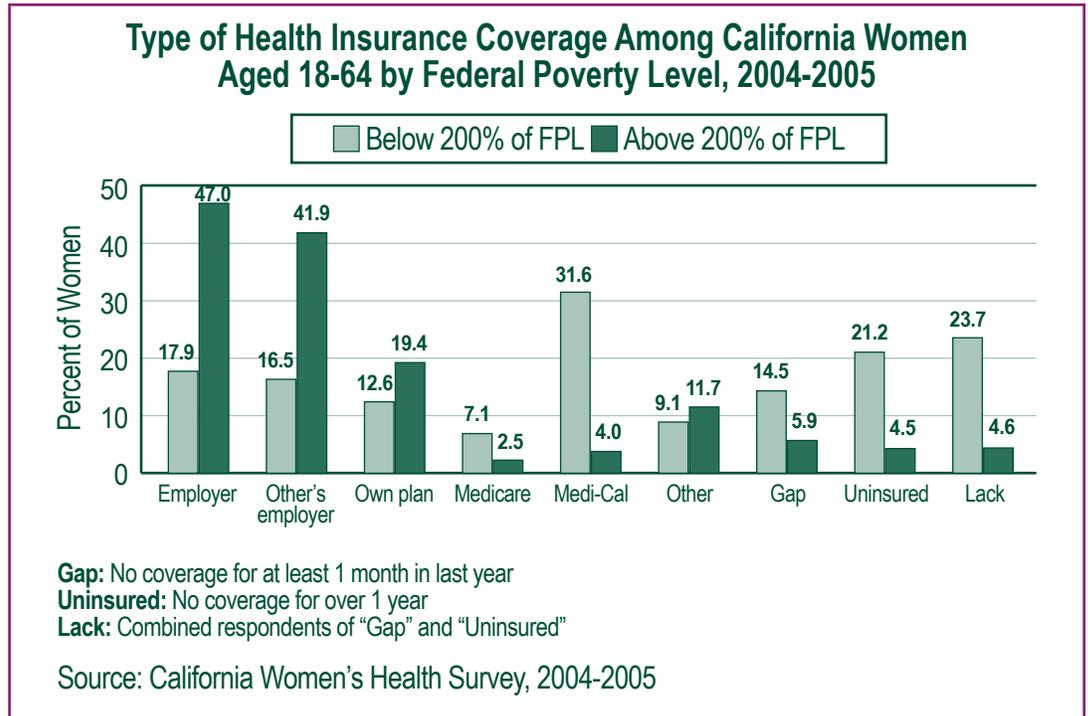
Health Insurance Coverage among California's Low Income Women, 2004-2005

California Department of Public Health, Cancer Surveillance and Research Branch, Survey Research Group Section, Public Health Institute

Public Health Message: *Almost one in four low-income California women had insufficient health care coverage in the previous year, and almost one in five was fully uninsured. California's low-income women tend to be younger and have more children living in their household than women with higher incomes, and they are also more likely to lack health insurance coverage.*

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- 1 Estimate based on data from the 2004-2005 CWHS.
- 2 The Kaiser Commission on Medicaid and the Uninsured, *Sicker and Poorer: The Consequences of Being Uninsured*, May 2002. Available at: <http://www.kff.org/uninsured/upload/Full-Report.pdf>.
- 3 Respondents with missing information were excluded from the analysis. Minimum cell size is 40.
- 4 Respondents could select more than one type of health care coverage.

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