

# National Health Reform Women Will Make It Happen!

**Our health care system leaves 47 million people uninsured. Others pay for insurance that doesn't cover their needs. Health reform is a women's issue. Let's tell Congress why!**

- **Women have unique health concerns.**

We have reproductive health needs and higher rates of chronic conditions, and live longer. We use more health services, but too often the high cost of care, and inadequate systems for primary care and long term care, mean the care we need is unaffordable or inaccessible.

- **Women are health care gatekeepers and caregivers for family members**

Women make most health care decisions for our families, and usually take children and other family members to health care appointments. Women are more likely to care for a chronically-ill spouse or relative. Caregivers who miss work lose pay. Physical and emotional demands lead caregivers to neglect our own health, putting us at risk for stress-related illnesses and depression.

- **Women are the majority of providers of health care**

A third of new doctors, most nurses, and the majority of formal and informal caregivers are women. But we're less likely to be in high-level, powerful positions that can influence health care policy and coverage decisions.

- **Women's lower incomes and discriminatory rules are barriers to insurance coverage**

Women tend to work in lower paying jobs that don't provide health care, and don't pay enough for us to buy insurance. If we have a job-based plan, we're often covered as dependents. Divorce or death of a spouse can mean losing coverage. These obstacles are compounded for women of color. Mid-life women age 45-65 are especially vulnerable to becoming "uninsurable". There are inequalities based on gender for health insurance coverage and out-of-pocket expenditures, Insurance often doesn't cover pre-existing conditions or even basic services like maternity care.

## **Women need affordable, publicly-financed, coverage, with real choice – a plan that builds on Medicare!**

**Medicare is a great starting point for women's health coverage. We propose to fix the problems – and expand benefits to cover our needs at all ages.**

- 1. Coverage for everyone at an affordable price. Publicly financed, publicly administered plans like Medicare hold down our costs.** Private insurance companies take 31 cents out of every health care dollar for administration, compared to 3 cents for Medicare. We must eliminate exclusions based on age, income, or medical history.
- 2. Real choice: A public option that pays Medicare rates plus 5%.** We want to choose our providers. And we want them to be reimbursed fairly, so the doctors we want to see will want to see us! Now, health plans limit our coverage for *their* financial interests.
- 3. Comprehensive benefits for all ages —** No arbitrary coverage caps. No having to guess what we might need or skimping on care due to cost. We want a full array of preventive, primary, acute and long-term care services: *Reproductive health, prescription drugs, dental, vision, mental health, rehabilitative & behavioral therapies, durable medical equipment, home & community-based care, alternative and complementary medicine and hospice.*