Womenâ€™s Health: Uninsured in America

by Douglas_W._Laube_MD_MEd

Americans are constantly reminded of the importance of proactive participation in their health care. Public health awareness campaigns tell us that vigilantly observing changes in our bodies, staying current with preventive health screenings, and regularly visiting our doctors are key to preventing or lowering the risk of chronic disease and managing current medical conditions. Itâ€™s good advice, but keeping up with routine screenings and doctor visits is easier said than done for the more than 46 million Americans living without health insurance.

Studies show that uninsured women are less likely to receive preventive health care and screening tests, such as clinical breast exams and Pap tests, than those who have insurance. They are also more likely to receive diagnoses at more advanced disease stages and tend to receive less medical intervention once diagnosed. An estimated 18,000 Americans between the ages of 25 and 64 die prematurely every year solely because they do not have health coverage.

In 2005, nearly 22 million of the uninsured were women. Most uninsured women are in families with at least one full-time worker, but their employers do not offer health coverage or the family cannot afford it. Women are more likely to be dependents, making them susceptible to losing health insurance due to divorce, becoming widowed, or because their spouseâ€™s company increases premiums or drops family coverage altogether.

Overall, 13% of pregnant women are uninsured, and older women between ages 55 and 65 are 20% more likely to be uninsured than men. While some women are insured through programs like Medicaidâ€”the state-federal health program for the poorâ€”typically only very low-income mothers, pregnant women, and certain women with disabilities qualify.

For many families, affordable options for health coverage can be hard to come by. There are several online resources that help uninsured Americans find health care, even if they have little or no money to pay for services:

The Bureau of Primary Health Care website (http://ask.hrsa.gov/pc) allows you to search for free or low-cost health care clinics by state and city.

The Insure Kids Now! website (www.insurekidsnow.gov) offers links to programs that provide low- or no-cost health insurance coverage for children and pregnant women by state.

The CDCâ€™s National Breast and Cervical Cancer Early Detection Program (http://apps.nccd.cdc.gov/cancercontacts/nbccedp/contacts.asp) provides free mammograms and Pap tests to uninsured, underinsured, and low-income women who qualify.

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