

Asian Women's Access to Health Insurance

APRIL 2018

Data released by the U.S. Census Bureau show that, since the Affordable Care Act (ACA) was implemented, significant health insurance gains have been made for Asian women. Asian women have the highest rates of insurance coverage of any racial/ethnic minority group in the United States.

The ACA corrected longstanding, discriminatory gaps in access to insurance coverage for women by expanding Medicaid coverage, establishing marketplaces to shop for insurance and providing financial assistance to make coverage affordable. The ACA also guaranteed coverage for a robust scope of benefits, including maternity care, preventive care, mental health services, prescription drugs and more.

Nonetheless, as the data show, more needs to be done to ensure that *all* women have affordable health coverage. Although Asian women tend to be healthier and have the longest life expectancy of any racial group, there is variation across subgroups, with some groups reporting higher rates of diabetes, cancer and Hepatitis B.¹ Health insurance provides access to the care that all Asian women need to get and stay healthy, including preventive care, routine screenings and management of chronic conditions.

Key Findings

- ▶ Roughly eight percent of Asian women are uninsured, a rate similar to that of white women, roughly eight percent of whom are also uninsured.²
- ▶ Only 1 in 5 low-income Asian women are uninsured, compared to nearly 1 in 6 low-income white women.
- ▶ Asian women in states that have not expanded Medicaid coverage have the lowest rates of health insurance coverage.

Health Coverage Rates for Asian Women

Overall, 92 percent of Asian women (age 18-64) in the United States had health insurance in 2016; this rate is comparable to the rate for white women. Coverage rates vary by age group; the oldest and youngest Asian women have the highest rates of coverage. Asian women of reproductive age and non-elderly adult Asian women face the biggest disparity in coverage. Insurance coverage for reproductive-age women is especially critical because³ women need access to preventive health care, such as birth control, to maintain their health and choose when and whether to become a parent.

For women who choose to become a parent or expand their families, health coverage leads to healthier pregnancies. Pregnant women who lack coverage often delay or forgo prenatal care in the first trimester, and inadequate prenatal care is associated with higher rates of infant and maternal mortality.

- ▶ Ninety-six percent of Asian girls (age 0-17) have health insurance coverage.
- ▶ Ninety-two percent of Asian women of reproductive age (age 15-44) have health insurance.
- ▶ Ninety-two percent of adult Asian women (age 18-64) have health insurance coverage.
- ▶ Ninety-seven percent of Asian women age 65 and older have health insurance coverage.

Asian women access health insurance through a variety of sources, including commercial insurers and Medicaid. Most Asian women are covered through one or more of the following three sources:

- ▶ Sixty-five percent have insurance through an employer.
- ▶ Fourteen percent are covered by Medicaid.
- ▶ Twenty percent purchase their own insurance on the individual market (most through the ACA health insurance marketplace).

Low-income Asian women are less likely to hold insurance than white women. In fact, only 19 percent of Asian women in households that make less than \$25,000 per year have health insurance – that means nearly one in five low-income Asian women do not have the financial security of knowing they will be covered if they get sick or need to see a doctor.

Medicaid Coverage Among Asian Women

Medicaid is vital to the health of millions of women throughout their lives. Medicaid connects low-income Asian women to essential preventive care, family planning, maternal health services, nursing home care and more.

- ▶ Almost 100,000 Asian women are covered by Medicaid.
- ▶ Twenty-five percent of Asian girls (age 0-17) are covered by Medicaid.
- ▶ Nationally, 14 percent of Asian women rely on Medicaid for their health coverage.

Asian Women's Health Coverage by State

Insurance rates vary across the United States. The uninsured rate for Asian women is highest in the South, where most states did not expand Medicaid coverage.⁴

- ▶ Eleven percent of Asian women in the South do not have health insurance.
- ▶ Seven percent of Asian women in the Northeast do not have health insurance.
- ▶ Ten percent of Asian women in the Midwest do not have health insurance.
- ▶ Seven percent of Asian women in the West do not have health insurance.

Insurance coverage also differs from state to state. For example, Alabama, Arizona, Kentucky, Mississippi, Missouri, New Mexico, North Dakota, South Carolina, Utah, West Virginia and Wisconsin all have uninsured rates at 15 percent or higher for Asian women, leaving too many women without insurance coverage and threatening their health and economic security.

Table 1. Health Insurance Coverage by State, 2016

State	Health Insurance Coverage for Asian Women (age 18-64)				Health Insurance Coverage for All People (age 18-64)				Health Insurance Coverage for White Women (age 18-64)			
	Insured		Uninsured		Insured		Uninsured		Insured		Uninsured	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total	6,147,168	92	543,193	8.1	173,521,413	88.1	23,529,721	11.9	55,533,163	92.1	4,733,019	7.9
AL	13,721	78.2	3,819	21.8	2,598,304	87.3	379,130	12.7	871,862	88.7	111,342	11.3
AK	14,474	86.5	2,252	13.5	369,704	84.7	67,027	15.3	119,614	91.2	11,564	8.8
AZ	55,466	73.9	19,590	26.1	3,502,683	84.5	641,373	15.5	1,009,618	91.2	97,092	8.8
AR	14,236	87.1	2,115	12.9	1,565,661	89.1	190,719	10.9	601,126	91.2	57,924	8.8
CA	2,004,131	94.1	124,807	5.9	22,243,100	90.2	2,429,516	9.8	4,220,187	94.4	248,794	5.6
CO	64,899	91.6	5,916	8.4	2,998,770	87.2	439,619	12.8	1,075,515	90.3	116,030	9.7
CT	57,578	89.8	6,573	10.20	2,063,338	91.4	194,598	8.6	719,701	93.8	47,378	6.2
DE	10,728	93.5	741	6.50	505,465	86.8	77,029	13.2	168,869	92.4	13,880	7.6
DC	14,086	91.7	1,279	8.30	440,822	94	28,025	6	92,352	97.3	2,597	2.7
FL	180,901	87.9	24,960	12.10	10,255,516	82.6	2,164,690	17.4	2,988,781	86.7	456,663	13.3
GA	135,876	91.2	13,060	8.8	5,380,891	83.3	1,081,814	16.7	1,514,502	89.4	180,452	10.6
HI	165,310	94	10,471	6	782,125	92.3	65,132	7.7	78,255	94.5	4,540	5.5
ID	12,789	95.4	611	4.6	853,946	87.1	126,068	12.9	362,085	89.3	43,483	10.7
IL	220,713	87.3	32,235	12.7	6,928,859	89.3	829,506	10.7	2,237,549	92.9	170,397	7.1
IN	39,386	96.1	1,613	3.9	3,614,725	91.2	349,054	8.8	1,552,766	94.1	98,139	5.9
IA	22,182	90.8	2,259	9.2	1,750,786	92.4	143,465	7.6	783,925	94.2	48,291	5.8
KS	23,244	88.6	3,001	11.4	1,516,972	88.1	204,372	11.9	579,395	92.5	47,038	7.5
KY	14,229	80.6	3,417	19.4	2,404,638	91.5	223,159	8.5	1,059,048	92.7	82,893	7.3
LA	26,844	92.4	2,199	7.6	2,411,306	85	425,897	15	769,083	89.1	94,043	10.9
ME	--	--	--	--	737,446	91	72,949	9	348,885	93.3	25,247	6.7
MD	91,958	97.5	2,401	2.5	3,381,227	91.4	317,732	8.6	934,469	95.1	47,747	4.9
MA	197,128	92.8	15,405	7.2	4,091,061	93.4	290,376	6.6	1,480,126	94.4	88,118	5.6
MI	111,169	94.5	6,499	5.5	5,600,605	91.6	516,169	8.4	2,162,857	93	163,514	7
MN	--	--	--	--	2,977,751	91.4	280,739	8.6	1,246,778	93.8	82,655	6.2
MS	4,125	59.5	2,806	40.5	1,468,933	82.3	316,284	17.7	444,048	86.6	68,853	13.4
MO	41,528	80.6	9,976	19.4	3,035,047	88	415,795	12	1,266,589	90.4	134,089	9.6
MT	1,770	88.7	226	11.3	543,293	89.1	66,653	10.9	245,543	90.9	24,477	9.1
NE	18,039	96.9	578	3.1	976,569	90	108,684	10	391,572	93.4	27,604	6.6
NV	73,201	90.3	7,891	9.7	1,567,580	87.9	215,499	12.1	406,143	89.6	47,274	10.4

NH	9,185	95.9	390	4.1	750,133	91.1	72,933	8.9	354,062	91.8	31,527	8.2
NJ	309,496	91.4	29,218	8.6	4,920,355	89.6	571,130	10.4	1,462,159	93.8	96,349	6.2
NM	12,102	72.3	4,644	27.7	1,052,042	84.6	190,949	15.4	213,312	91.8	18,967	8.2
NY	679,411	95.6	30,982	4.4	11,150,851	92	972,016	8	3,171,132	94.5	185,487	5.5
NC	89,624	89.4	10,662	10.6	5,249,743	85.2	913,841	14.8	1,727,906	88.9	216,015	11.1
ND	3,049	69.3	1,349	30.7	415,090	89.8	47,152	10.2	175,296	92.2	14,794	7.8
OH	75,298	93.2	5,465	6.8	6,478,313	92.4	529,180	7.6	2,639,336	93.2	193,067	6.8
OK	34,411	94.6	1,961	5.4	2,013,563	85.7	336,024	14.3	701,494	91.5	65,410	8.5
OR	48,200	95.4	2,326	4.6	2,343,987	92.6	188,647	7.4	887,471	95	46,742	5
PA	164,149	88.1	22,239	11.9	7,119,127	93.2	519,579	6.8	2,869,445	95.5	135,893	4.5
RI	--	--	--	--	628,267	93.3	45,232	6.7	221,331	94.2	13,677	5.8
SC	31,676	79.2	8,304	20.8	2,584,490	87.4	374,053	12.6	880,354	90.7	90,230	9.3
SD	4,733	89.4	559	10.6	434,082	89	53,620	11	173,362	92.2	14,725	7.8
TN	47,189	93	3,562	7	3,420,541	83.6	672,933	16.4	1,366,934	88.9	171,533	11.1
TX	400,979	87.4	57,918	12.6	13,481,579	79.5	3,467,135	20.5	3,362,868	90.3	360,510	9.7
UT	23,511	83.2	4,755	16.8	1,536,866	85	271,756	15	632,378	90.5	66,037	9.5
VT	--	--	--	--	358,800	92.7	28,456	7.3	170,490	94.3	10,308	5.7
VA	157,532	87.2	23,127	12.8	4,412,017	86.4	694,936	13.6	1,494,378	92.3	124,351	7.7
WA	270,688	94.5	15,651	5.5	4,117,856	90.6	429,017	9.4	1,407,092	94.6	81,092	5.4
WV	2,465	74.4	847	25.6	980,673	89.2	119,132	10.8	464,568	90.6	48,298	9.4
WI	47,350	79.3	12,344	20.7	3,205,201	90.7	328,415	9.3	1,293,901	93.5	90,040	6.5
WY	1,943	91.1	189	8.9	300,716	87.6	42,515	12.4	132,651	89.3	15,852	10.7

1 U.S. Department of Health and Human Services, Health Resources and Services Administration. (2013). *Women's Health USA 2012*. Retrieved 30 January 2018 from, <https://mchb.hrsa.gov/whusa12/more/downloads/pdf/whusa12.pdf>

2 Data reflects analysis by the National Partnership for Women & Families using the 2017 Current Population Survey, Annual Social and Economic Supplement.

3 National Center for Health Statistics. (2016). *Health, United States, 2015: With Special Feature on Racial and Ethnic Health Disparities*. Retrieved on December 22, 2017, from <https://www.cdc.gov/nchs/data/hus/hus15.pdf>

4 Regions are based on the U.S. Census Bureau's division of the fifty states. The regions are defined as: Northeast (CT, ME, MA, NH, NJ, NY, PA, RI, and VT); Midwest (IL, IN, MI, OH, WI, IA, KS, MN, NE, ND, SD); South (AL, AR, DE, D.C., FL, GA, KY, LA, MD, MS, NC, OK, SC, TN, TX, VA, WV); and West (AK, AZ, CA, CO, HI, ID, MT, NV, NM, OR, UT, WA).

The National Partnership for Women & Families is a nonprofit, nonpartisan advocacy group dedicated to promoting fairness in the workplace, reproductive health and rights, access to quality health care and policies that help women and men meet the dual demands of work and family. More information is available at NationalPartnership.org.

© 2018 National Partnership for Women & Families, All rights reserved.