

Black Women's Access to Health Insurance

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Data released by the U.S. Census Bureau show that, despite significant health insurance gains since the Affordable Care Act (ACA) was implemented, pervasive coverage disparities remain for Black women.

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. Black women continue to have higher rates of many preventable diseases and chronic health conditions including diabetes, hypertension and cardiovascular disease, compared to their white counterparts.¹ Health insurance provides access to the care Black women need to get and stay healthy, including preventive care, routine screenings and management of chronic conditions.

Key Findings

- ▶ More than 12 percent of Black women are uninsured, compared to eight percent of white women.²
- ▶ Nearly 1 in 5 low-income Black women is uninsured, compared to nearly 1 in 6 low-income white women.
- ▶ Black women in states that have not expanded Medicaid have the lowest coverage rates.

Health Coverage Rates for Black Women

Overall, 88 percent of Black women (age 18-64) in the United States had health insurance in 2016, compared to 92 percent of white women. Coverage rates vary by age group; the oldest and youngest Black women have high coverage rates. However, Black women of reproductive age face the biggest coverage disparity. 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.⁴

- ▶ Ninety-five percent of Black girls (age 0-17) have health insurance coverage.
- ▶ Eighty-seven percent of Black women of reproductive age (age 15-44) have health insurance.
- ▶ Eighty-eight percent of adult Black women (age 18-64) have health insurance coverage.
- ▶ Ninety-eight percent of Black women age 65 and older have health insurance coverage.

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

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

Low-income Black women are less likely to hold insurance than white women. In fact, 81 percent of Black women in households that make less than \$25,000 per year have health insurance, meaning nearly one in five low-income Black women does not have the financial security of knowing she will be covered if she gets sick or needs to see a doctor.

Medicaid Coverage for Black Women

Medicaid is vital to the health of millions of women throughout their lives. Medicaid connects low-income Black women to essential preventive care, family planning, maternal health services, nursing home care and more. While Black women's labor market participation rate is comparable to that of white women, Black women are more likely to hold low-wage jobs that do not provide health benefits.⁵

- ▶ More than 3.5 million Black women are covered by Medicaid.
- ▶ Fifty-two percent of Black girls (age 0-17) are covered by Medicaid.
- ▶ Nationally, one in four Black women relies on Medicaid for health coverage.

Black Women's Health Coverage by State

Insurance rates vary across the United States. The uninsured rate for Black women is highest in the South, where most states did not expand Medicaid coverage.⁶

- ▶ Fourteen percent of Black women in the South do not have health insurance.
- ▶ Ten percent of Black women in the Northeast do not have health insurance.
- ▶ Ten percent of Black women in the Midwest do not have health insurance.
- ▶ Ten percent of Black women in the West do not have health insurance.

Insurance coverage also differs from state to state. For example, Alaska, Maine, Minnesota and Wyoming all have uninsured rates at 20 percent or higher for Black 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 Black 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
Totals	12,396,454	87.9	1,709,469	12.1	173,521,413	88.1	23,529,721	11.9	55,533,163	92.1	4,733,019	7.9
AL	403,481	89.9	45,431	10.1	2,598,304	87.3	379,130	12.7	871,862	88.7	111,342	11.3
AK	6,927	80.	1,731	20	369,704	84.7	67,027	15.3	119,614	91.2	11,564	8.8
AZ	104,107	82.8	21,600	17.2	3,502,683	84.5	641,373	15.5	1,009,618	91.2	97,092	8.8
AR	147,009	96.1	5,911	3.9	1,565,661	89.1	190,719	10.9	601,126	91.2	57,924	8.8
CA	788,549	92.2	66,861	7.8	22,243,100	90.2	2,429,516	9.8	4,220,187	94.4	248,794	5.6
CO	51,993	82.5	11,034	17.5	2,998,770	87.2	439,619	12.8	1,075,515	90.3	116,030	9.7
CT	122,986	87.3	17,903	12.7	2,063,338	91.4	194,598	8.6	719,701	93.8	47,378	6.2
DE	68,294	92.9	5,240	7.1	505,465	86.8	77,029	13.2	168,869	92.4	13,880	7.6
DC	100,765	94.6	5,712	5.4	440,822	94	28,025	6	92,352	97.3	2,597	2.7
FL	956,012	84.2	179,236	15.8	10,255,516	82.6	2,164,690	17.4	2,988,781	86.7	456,663	13.3
GA	931,281	82	204,472	18	5,380,891	83.3	1,081,814	16.7	1,514,502	89.4	180,452	10.6
HI	7,102	95.4	345	4.6	782,125	92.3	65,132	7.7	78,255	94.5	4,540	5.5
ID	--	--	--	--	853,946	87.1	126,068	12.9	362,085	89.3	43,483	10.7
IL	551,848	92.3	46,256	7.7	6,928,859	89.3	829,506	10.7	2,237,549	92.9	170,397	7.1
IN	196,113	89.3	23,495	10.7	3,614,725	91.2	349,054	8.8	1,552,766	94.1	98,139	5.9
IA	--	--	--	--	1,750,786	92.4	143,465	7.6	783,925	94.2	48,291	5.8
KS	48,424	93.1	3,574	6.9	1,516,972	88.1	204,372	11.9	579,395	92.5	47,038	7.5
KY	96,965	91.3	9,273	8.7	2,404,638	91.5	223,159	8.5	1,059,048	92.7	82,893	7.3
LA	441,585	88.1	59,764	11.9	2,411,306	85	425,897	15	769,083	89.1	94,043	10.9
ME	3,910	77.9	1,109	22.1	737,446	91	72,949	9	348,885	93.3	25,247	6.7
MD	591,557	91.3	56,331	8.7	3,381,227	91.4	317,732	8.6	934,469	95.1	47,747	4.9
MA	189,109	94	12,101	6	4,091,061	93.4	290,376	6.6	1,480,126	94.4	88,118	5.6
MI	422,963	91.4	40,040	8.6	5,600,605	91.6	516,169	8.4	2,162,857	93	163,514	7
MN	74,930	67.4	36,254	32.6	2,977,751	91.4	280,739	8.6	1,246,778	93.8	82,655	6.2
MS	325,781	86	52,910	14	1,468,933	82.3	316,284	17.7	444,048	86.6	68,853	13.4
MO	204,105	90.2	22,095	9.8	3,035,047	88	415,795	12	1,266,589	90.4	134,089	9.6
MT	--	--	--	--	543,293	89.1	66,653	10.9	245,543	90.9	24,477	9.1

NE	23,164	83.8	4,493	16.2	976,569	90	108,684	10	391,572	93.4	27,604	6.6
NV	87,084	86.9	13,143	13.1	1,567,580	87.9	215,499	12.1	406,143	89.6	47,274	10.4
NH	4,538	90.6	473	9.4	750,133	91.1	72,933	8.9	354,062	91.8	31,527	8.2
NJ	373,426	86.5	58,411	13.5	4,920,355	89.6	571,130	10.4	1,462,159	93.8	96,349	6.2
NM	15,659	89.5	1,835	10.5	1,052,042	84.6	190,949	15.4	213,312	91.8	18,967	8.2
NY	1,056,258	89.9	118,979	10.1	11,150,851	92	972,016	8	3,171,132	94.5	185,487	5.5
NC	666,942	88.3	88,593	11.7	5,249,743	85.2	913,841	14.8	1,727,906	88.9	216,015	11.1
ND	5,110	81.6	1,151	18.4	415,090	89.8	47,152	10.2	175,296	92.2	14,794	7.8
OH	427,715	93.3	30,894	6.7	6,478,313	92.4	529,180	7.6	2,639,336	93.2	193,067	6.8
OK	83,281	94.7	4,642	5.3	2,013,563	85.7	336,024	14.3	701,494	91.5	65,410	8.5
OR	15,015	91.7	1,356	8.3	2,343,987	92.6	188,647	7.4	887,471	95	46,742	5.0
PA	419,905	91.9	37,146	8.1	7,119,127	93.2	519,579	6.8	2,869,445	95.5	135,893	4.5
RI	23,753	96.4	875	3.6	628,267	93.3	45,232	6.7	221,331	94.2	13,677	5.8
SC	398,281	86.9	60,119	13.1	2,584,490	87.4	374,053	12.6	880,354	90.7	90,230	9.3
SD	3,476	93.4	247	6.6	434,082	89	53,620	11	173,362	92.2	14,725	7.8
TN	319,763	85.5	54,356	14.5	3,420,541	83.6	672,933	16.4	1,366,934	88.9	171,533	11.1
TX	960,993	83.5	189,625	16.5	13,481,579	79.5	3,467,135	20.5	3,362,868	90.3	360,510	9.7
UT	6,108	85.5	1,038	14.5	1,536,866	85	271,756	15	632,378	90.5	66,037	9.5
VT	1,327	86.4	209	13.6	358,800	92.7	28,456	7.3	170,490	94.3	10,308	5.7
VA	442,074	83.1	89,886	16.9	4,412,017	86.4	694,936	13.6	1,494,378	92.3	124,351	7.7
WA	75,399	96.5	2,761	3.5	4,117,856	90.6	429,017	9.4	1,407,092	94.6	81,092	5.4
WV	16,774	88.8	2,121	11.2	980,673	89.2	119,132	10.8	464,568	90.6	48,298	9.4
WI	105,722	85.5	17,974	14.5	3,205,201	90.7	328,415	9.3	1,293,901	93.5	90,040	6.5
WY	1,242	72.7	467	27.3	300,716	87.6	42,515	12.4	132,651	89.3	15,852	10.7

1 National Center for Health Statistics. (2016). *Health, United States, 2015: with Special Feature on Racial and Ethnic Health Disparities*. Retrieved on October 30, 2017, from <https://www.cdc.gov/nchs/data/abus/abus15.pdf>

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

3 See note 1.

4 National Partnership for Women & Families. (2017). *Repealing the Essential Health Benefits Would be Devastating for Women's Health*. Retrieved November 6, 2017, from <http://www.nationalpartnership.org/research-library/health-care/repealing-the-essential-health-benefits-would-be-devastating-for-womens-health.pdf>

5 U.S. Department of Labor Women's Bureau. (2016). *Black Women in the Labor Force*. Retrieved November 2, 2017, from https://www.dol.gov/wb/media/Black_Women_in_the_Labor_Force.pdf.

6 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.

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