

Women's Health Coverage: Sources and Rates of Insurance

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New data released by the U.S. Census Bureau points to significant gains for women in access to health insurance under the Affordable Care Act (ACA). 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, progress is still needed to ensure all women have health coverage and persistent health disparities are eliminated.

Women's Health Coverage

Overall, 89 percent of adult women (ages 18-64) in the United States had health insurance in 2016. Most women are covered through one of the following three sources:

- ▶ Sixty-two (62) percent of women have insurance through an employer.
- ▶ Seventeen (17) percent of women are covered by Medicaid.
- ▶ Fifteen (15) percent of women purchase their own insurance on the individual market (most of these through the ACA health insurance marketplace).

More than 1 in 10 adult women (ages 18-64) remained uninsured.

Women of Color and Health Coverage

Despite substantial gains in coverage, women of color continue to face persistent health care disparities, including in access to health insurance for adult Black and Latina women (ages 18-64).

- ▶ Twenty (20) percent of Latina women are uninsured.
- ▶ Twelve (12) percent of Black women are uninsured.
- ▶ Eight (8) percent of white women are uninsured.
- ▶ Eight (8) percent of Asian women are uninsured.

Medicaid and Women’s Health Coverage

Medicaid is vital for the health of millions of women throughout their lives. Medicaid provides coverage of essential health care including family planning, maternal health services, nursing home care and more.

- ▶ Over 17 million adult women (ages 18-64) are covered by Medicaid.
- ▶ Nationally, nearly 1 in 5 adult women rely on Medicaid for their health coverage.

Women’s Health Coverage by State

The percentage of women covered by health insurance varies by state. The table below lists insurance coverages rates for all 50 states, the District of Columbia and Puerto Rico. The five places with the *highest* percent of women with health coverage are the District of Columbia, Hawaii, Massachusetts, Rhode Island and Vermont. The five states with the *lowest* percent covered are Alaska, Florida, Georgia, Oklahoma and Texas.

Table 1: Women’s Health Insurance Coverage by State

| State/Territory | Percent of Women Age 18-64 with Health Insurance | Number of Women Age 18-64 with Health Insurance | Number of Women Age 18-64 without Health Insurance |
|----------------------|--|---|--|
| Alabama | 87.59% | 1,331,870 | 188,635 |
| Alaska | 83.52% | 185,317 | 36,567 |
| Arizona | 88.28% | 1,807,742 | 240,025 |
| Arkansas | 89.82% | 808,978 | 91,645 |
| California | 91.26% | 11,210,887 | 1,073,728 |
| Colorado | 91.47% | 1,579,272 | 147,338 |
| Connecticut | 94.25% | 1,066,718 | 65,037 |
| Delaware | 93.91% | 278,786 | 18,088 |
| District of Columbia | 96.67% | 241,530 | 8,331 |
| Florida | 83.54% | 5,207,236 | 1,025,952 |
| Georgia | 83.45% | 2,733,961 | 542,218 |
| Hawaii | 95.75% | 404,194 | 17,935 |
| Idaho | 85.67% | 420,902 | 70,383 |
| Illinois | 92.33% | 3,698,138 | 307,045 |
| Indiana | 90.55% | 1,837,944 | 191,896 |
| Iowa | 95.00% | 889,374 | 46,827 |
| Kansas | 88.52% | 765,632 | 99,290 |
| Kentucky | 94.32% | 1,292,134 | 77,745 |
| Louisiana | 86.66% | 1,262,530 | 194,405 |
| Maine | 90.42% | 374,579 | 39,706 |
| Maryland | 93.22% | 1,800,860 | 130,975 |
| Massachusetts | 97.41% | 2,159,654 | 57,454 |
| Michigan | 93.87% | 2,882,068 | 188,331 |
| Minnesota | 95.63% | 1,610,240 | 73,501 |
| Mississippi | 84.01% | 781,590 | 148,790 |
| Missouri | 88.37% | 1,647,783 | 216,852 |

| | | | |
|----------------|--------|-----------|-----------|
| Montana | 90.06% | 278,666 | 30,749 |
| Nebraska | 89.12% | 503,022 | 61,380 |
| Nevada | 86.13% | 772,935 | 124,458 |
| New Hampshire | 92.53% | 389,618 | 31,456 |
| New Jersey | 90.54% | 2,545,151 | 265,874 |
| New Mexico | 89.13% | 554,020 | 67,566 |
| New York | 93.20% | 5,931,613 | 432,999 |
| North Carolina | 86.54% | 2,765,597 | 430,019 |
| North Dakota | 92.51% | 205,737 | 16,658 |
| Ohio | 93.81% | 3,345,521 | 220,688 |
| Oklahoma | 81.77% | 962,773 | 214,632 |
| Oregon | 92.52% | 1,170,323 | 94,569 |
| Pennsylvania | 93.81% | 3,701,927 | 244,310 |
| Puerto Rico | 93.51% | 1,009,516 | 70,079 |
| Rhode Island | 95.76% | 327,530 | 14,488 |
| South Carolina | 87.27% | 1,345,647 | 196,232 |
| South Dakota | 89.32% | 222,569 | 26,618 |
| Tennessee | 88.92% | 1,850,287 | 230,522 |
| Texas | 78.36% | 6,700,307 | 1,850,227 |
| Utah | 89.45% | 796,520 | 93,938 |
| Vermont | 96.04% | 188,700 | 7,780 |
| Virginia | 89.24% | 2,363,914 | 284,891 |
| Washington | 93.07% | 2,097,127 | 156,155 |
| West Virginia | 94.17% | 519,483 | 32,185 |
| Wisconsin | 94.13% | 1,660,890 | 103,570 |
| Wyoming | 86.64% | 147,999 | 22,827 |

Table data source: National Partnership analysis of the 2017 [American Community Survey](#).

Data source: All data in this document were calculated by the National Partnership in September 2017, using the [U.S. Census Bureau's Table Creator](#) tool and the [2017 Current Population Survey Annual Social and Economic Supplement](#) for the national level data, and the 2017 [American Community Survey](#) for the state level data.

The National Partnership for Women & Families is a nonprofit, nonpartisan advocacy group dedicated to promoting fairness in the workplace, 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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