

Black Women Experience Pervasive Disparities in Access to Health Insurance

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Overview

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.¹

The ACA began to correct 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.² Evidence shows that people with health insurance are more likely to have a personal physician and receive routine checkups than those without coverage.³ Therefore, 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

- Nearly 14 percent of Black women are uninsured, compared to eight percent of white women.⁴
- Nearly one in five low-income Black women is uninsured, compared to nearly one in six low-income white women.
- Black women in the South have the lowest rates of health insurance coverage among all Black women.

Health Coverage Rates for Black Women

Overall, 86 percent of Black women (age 18-64) in the United States had health insurance in 2017, compared to nearly 92 percent of white women. Coverage rates vary by age group; the oldest and youngest Black women have the highest coverage rates.

- Ninety-five percent of Black girls (age 0-17) have health insurance coverage.
- Ninety-eight percent of Black women age 65 and older have health insurance coverage.

Black women of reproductive age (15-44) face the biggest coverage disparity. Insurance coverage for women of reproductive age is especially critical.⁵ 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,⁶ and inadequate prenatal care is associated with higher rates of infant and maternal mortality.⁷

- Eighty-six percent of Black women of reproductive age (age 15-44) have health insurance coverage.

Black women enroll in health insurance through a variety of sources, including commercial insurers and Medicaid. Most Black women (18-64) 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.
- Twelve percent purchase their own insurance on the individual market (most through the ACA health insurance marketplace).

Black women with low incomes are less likely to have health insurance than white women with low incomes. In fact, 21 percent of Black women in households that make less than \$25,000 per year do not have the financial security of knowing she will be covered if she gets sick or needs to see a doctor. This is compared to 16 percent of white women.

Medicaid Coverage for Black Women

Medicaid is vital to the health of millions of women throughout their lives. Medicaid helps Black women with low incomes access essential preventive care, family planning, maternal health services, nursing home care and more. Even though the labor market

participation rate of Black women is comparable to that of white women, Black women are more likely to hold low-wage jobs that do not provide health benefits.⁸

- More than 3.3 million Black women, or one in four nationally, are covered by Medicaid.
- Fifty-two percent of Black girls (age 0-17) are covered by Medicaid.

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.⁹

- Sixteen percent of Black women in the South do not have health insurance.
- Twelve percent of Black women in the Midwest do not have health insurance.
- Eleven percent of Black women in the West do not have health insurance.
- Eight percent of Black women in the Northeast do not have health insurance.

Insurance coverage also differs from state to state. For example, Colorado, Florida, Georgia, Hawaii, North Dakota, South Dakota, Texas and Utah 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.

State	Black Women (18-64)				White Women (18-64)				All People (18-64)			
	Insured		Uninsured		Insured		Uninsured		Insured		Uninsured	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Totals	11526034	86.1%	1857370	13.9%	55,093,951	92.0%	4,799,783	8.0%	174,178,287	87.9%	23,935,142	12.1%
AL	370883	83.9%	71012	16.1%	856,505	86.6%	132,837	13.4%	2,488,636	83.7%	485,323	16.3%
AK	6,104	96.7%	207	3.3%	113,695	92.4%	9,382	7.6%	377,242	84.5%	69,206	15.5%
AZ	77,911	88.8%	9,867	11.2%	1,002,203	93.5%	69,885	6.5%	3,579,502	87.0%	534,717	13.0%
AR	125,710	88.6%	16,101	11.4%	559,761	87.6%	79,247	12.4%	1,480,316	85.4%	252,220	14.6%
CA	610,121	89.3%	73,424	10.7%	4,232,463	93.6%	291,691	6.4%	22,007,083	89.4%	2,620,659	10.6%
CO	55,417	79.7%	14,138	20.3%	1,098,278	90.7%	112,090	9.3%	3,083,380	87.3%	447,682	12.7%
CT	131,349	97.1%	3,872	2.9%	674,054	93.1%	49,802	6.9%	1,998,305	92.5%	162,964	7.5%
DE	59,887	87.2%	8,823	12.8%	163,079	90.5%	17,061	9.5%	538,237	88.7%	68,307	11.3%
DC	96,833	93.7%	6,517	6.3%	92,196	94.6%	5,249	5.4%	441,671	93.0%	33,021	7.0%
FL	893,119	79.9%	225,075	20.1%	2,832,417	84.8%	506,825	15.2%	10,317,196	82.5%	2,189,097	17.5%
GA	904,746	79.2%	237,376	20.8%	1,542,467	88.7%	196,306	11.3%	5,309,758	82.5%	1,122,746	17.5%
HI	4,714	80.1%	1,173	19.9%	70,165	92.9%	5,325	7.1%	787,137	91.6%	72,405	8.4%
ID	--	--	--	--	365,313	86.8%	55,367	13.2%	869,644	85.1%	152,802	14.9%
IL	465,210	85.4%	79,401	14.6%	2,198,640	93.2%	161,618	6.8%	6,972,233	89.4%	823,113	10.6%
IN	155,312	83.3%	31,151	16.7%	1,578,882	95.1%	81,720	4.9%	3,641,261	92.2%	308,888	7.8%

IA	27,421	95.7%	1,243	4.3%	775,626	97.4%	20,836	2.6%	1,766,312	96.8%	58,393	3.2%
KS	39,145	90.4%	4,143	9.6%	554,507	89.4%	65,887	10.6%	1,424,048	85.3%	245,351	14.7%
KY	96,359	89.9%	10,852	10.1%	1,096,213	96.8%	35,837	3.2%	2,484,343	94.2%	153,206	5.8%
LA	417,246	87.3%	60,756	12.7%	751,175	90.0%	83,121	10.0%	2,349,321	85.4%	403,183	14.6%
ME	--	--	--	--	339,991	91.5%	31,665	8.5%	703,081	87.8%	97,820	12.2%
MD	506,999	90.4%	53,931	9.6%	910,269	95.1%	46,641	4.9%	3,405,971	92.2%	289,575	7.8%
MA	152,811	97.7%	3,653	2.3%	1,539,106	97.3%	42,963	2.7%	4,307,096	96.5%	155,481	3.5%
MI	404,110	89.3%	48,507	10.7%	2,158,222	93.6%	147,506	6.4%	5,492,248	91.5%	509,659	8.5%
MN	103,447	95.9%	4,445	4.1%	1,312,495	95.3%	65,335	4.7%	3,203,637	93.8%	213,549	6.2%
MS	337,816	87.6%	47,780	12.4%	418,717	85.5%	70,950	14.5%	1,479,614	83.3%	297,405	16.7%
MO	200,778	85.6%	33,759	14.4%	1,344,373	93.4%	95,013	6.6%	3,215,171	89.5%	377,695	10.5%
MT	--	--	--	--	246,604	91.8%	21,966	8.2%	544,246	89.8%	61,649	10.2%
NE	19,400	83.9%	3,734	16.1%	379,563	89.9%	42,585	10.1%	931,580	85.3%	160,616	14.7%
NV	80,217	84.2%	15,072	15.8%	402,467	91.4%	37,839	8.6%	1,565,488	86.3%	248,213	13.7%
NH	5,347	92.5%	434	7.5%	344,663	93.1%	25,445	6.9%	776,546	91.2%	74,607	8.8%
NJ	366,408	91.1%	35,579	8.9%	1,455,634	95.2%	73,209	4.8%	4,950,604	90.2%	534,898	9.8%
NM	10,617	80.7%	2,535	19.3%	211,041	92.7%	16,530	7.3%	1,040,690	85.4%	177,519	14.6%
NY	914,621	92.5%	74,413	7.5%	3,207,929	94.7%	178,885	5.3%	11,429,108	92.5%	926,450	7.5%
NC	658,759	86.7%	100,889	13.3%	1,728,068	90.8%	175,435	9.2%	5,505,024	85.9%	903,224	14.1%

ND	4,746	72.6%	1,789	27.4%	171,277	91.9%	15,132	8.1%	410,845	88.8%	51,888	11.2%
OH	412,573	92.2%	34,793	7.8%	2,695,329	94.2%	166,800	5.8%	6,429,788	91.7%	580,102	8.3%
OK	78,783	88.0%	10,698	12.0%	650,923	87.5%	93,256	12.5%	1,885,458	82.6%	396,931	17.4%
OR	20,355	85.5%	3,464	14.5%	907,020	95.4%	44,125	4.6%	2,366,755	91.8%	210,473	8.2%
PA	391,510	87.0%	58,494	13.0%	2,713,517	93.2%	196,889	6.8%	6,922,128	91.2%	670,896	8.8%
RI	17,435	84.1%	3,295	15.9%	234,061	94.8%	12,891	5.2%	622,466	91.0%	61,933	9.0%
SC	359,010	81.0%	83,976	19.0%	881,235	89.9%	98,656	10.1%	2,508,096	85.2%	434,327	14.8%
SD	3,066	74.1%	1,071	25.9%	176,384	93.1%	13,169	6.9%	434,012	86.5%	67,547	13.5%
TN	320,319	84.6%	58,434	15.4%	1,379,532	90.0%	153,447	10.0%	3,514,116	85.8%	581,401	14.2%
TX	935,424	80.3%	229,528	19.7%	3,153,687	86.9%	474,901	13.1%	13,362,355	77.7%	3,828,296	22.3%
UT	12,177	78.3%	3,367	21.7%	651,109	90.9%	65,488	9.1%	1,591,536	86.3%	253,184	13.7%
VT	--	--	--	--	166,583	94.9%	9,044	5.1%	355,631	94.0%	22,899	6.0%
VA	473,263	86.9%	71,158	13.1%	1,379,454	89.7%	158,203	10.3%	4,526,298	87.5%	643,750	12.5%
WA	--	--	--	--	1,442,206	94.4%	85,613	5.6%	4,350,756	92.4%	360,289	7.6%
WV	15,630	89.6%	1,806	10.4%	448,762	89.1%	54,856	10.9%	957,078	87.8%	133,583	12.2%
WI	95,155	85.9%	15,638	14.1%	1,358,190	94.0%	87,279	6.0%	3,184,521	89.9%	359,378	10.1%
WY	--	--	--	--	127,902	87.7%	17,936	12.3%	290,721	86.2%	46,622	13.8%

¹ Black women refers to the Census definition of a person having origins in any of the Black racial groups of Africa. For this analysis, Black women do not include women of Hispanic ethnicity; U.S. Census Bureau. (2018, January). Race. Retrieved 1 April 2019, from <https://www.census.gov/topics/population/race/about.html>

² National Center for Health Statistics. (2017, June). Health, United States, 2015: with Special Feature on Racial and Ethnic Health Disparities. Retrieved 29 March 2019, from <https://www.cdc.gov/nchs/data/abus/abus15.pdf>

³ McMorrow, S., & Polsky, D. (2016, December). Insurance Coverage and Access to Care Under the Affordable Care Act. Retrieved 30 March 2019, from <https://ldi.upenn.edu/brief/insurance-coverage-and-access-care-under-affordable-care-act>

⁴ U.S. Census Bureau. (2018). Current Population Survey, Annual Social and Economic (ASEC) Supplement: Table PINC-05: Work Experience in 2017 – People 15 Years Old and Over by Total Money Earnings in 2017, Age, Race, Hispanic Origin, Sex, and Disability Status. Retrieved 20 March 2019, from <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.html> (Unpublished calculation based on the median annual pay for all women and men who worked full time, year-round in 2018)

⁵ See note 2.

⁶ Egarter, S., Braveman, P., & Marchi, K. (2002, March). Timing of insurance coverage and use of prenatal care among low-income women. *American Journal of Public Health*, 92(3), 423-427. Retrieved 27 March 2019, from <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1447093/>

⁷ U.S. Centers for Disease Control and Prevention. (2017, September). Pregnancy and Prenatal Care. Retrieved 14 March 2019, from <https://www.cdc.gov/healthcommunication/toolstemplates/entertainment/tips/PregnancyPrenatalCare.html>

⁸ United States Department of Labor. (2017, July). Women in the Workforce Before, After, and During the Great Recession. Retrieved 16 March 2019, from <https://www.bls.gov/opub/reports/race-and-ethnicity/2015/home.htm>
<https://www.bls.gov/spotlight/2017/women-in-the-workforce-before-during-and-after-the-great-recession/pdf/women-in-the-workforce-before-during-and-after-the-great-recession.pdf>

⁹ 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).

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