



**DENVER**  
THE MILE HIGH CITY

**Human Rights & Community Relations**

Denver Women's Commission

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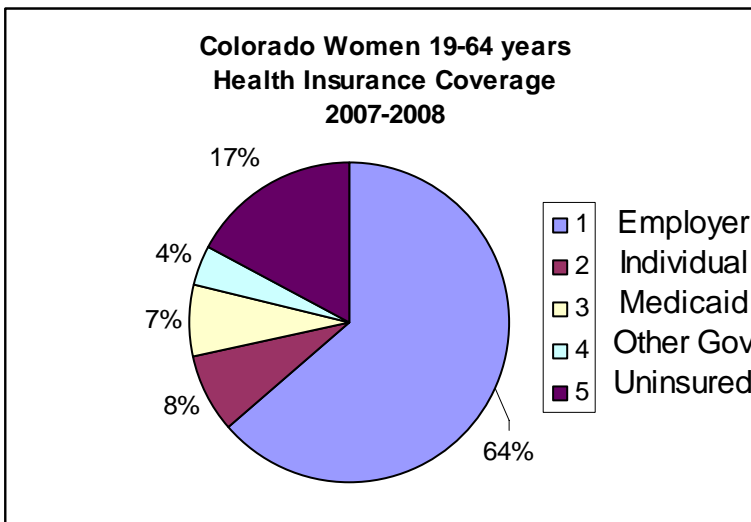
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[www.denvergov.org/women](http://www.denvergov.org/women)

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## COLORADO WOMEN AND HEALTH INSURANCE

Most of us are lucky enough to have health insurance through our employers. Usually this means our employers are absorbing the bulk of the cost. For those without employer based coverage, retaining access to health insurance is a challenge. Medicare covers most Coloradans over 65. Medicaid/Child Health Plan covers certain low income individuals and families. Colorado is stingier than other states with 21% of adults living in poverty receiving Medicaid, versus 28% nationally.



From Kaiser Family Foundation's [www.statehealthfacts.org](http://www.statehealthfacts.org)

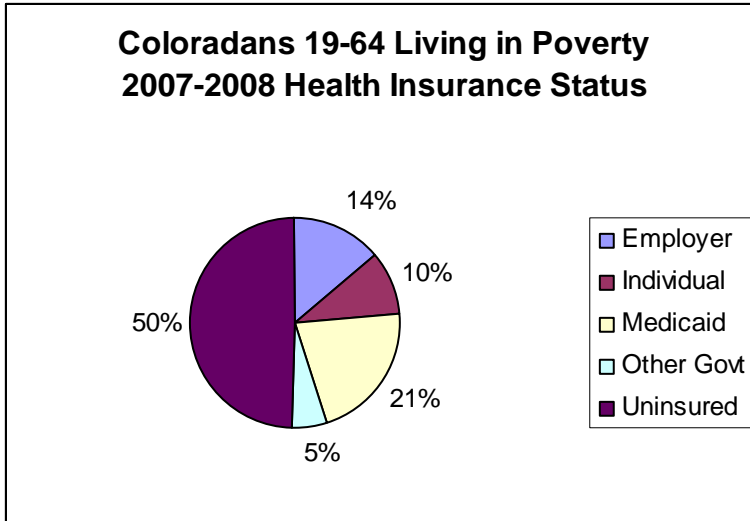
Without employer or public insurance, individual health insurance is the main alternative to being uninsured. Over 8% of Colorado women get health insurance through individual policies. These are women who work for small employers which don't offer benefits. Or they work part time and thus don't qualify for their employer's plan. Some have gotten divorced or lost jobs. Some have older spouses who qualify for Medicare, but they don't yet.

In the individual health insurance market, companies can charge different premiums based on gender, age and health status. Only those in good health are likely to get individual health insurance. Most individual insurance policies exclude maternity related coverage.

Nationwide, we haven't allowed gender discrimination in employer based insurance for 40 years, since the passage of the Civil Rights Act. It prohibits employers from treating employees differently based on race and gender. Nationwide, we don't allow race discrimination in health insurance despite actuarial differences. Ten states ban gender discrimination in individual health insurance market.



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*Half of Colorado adults who live in poverty are uninsured.  
Those in poverty are **more** likely to purchase individual policies  
Than the general population.*

According to the National Women's Law Center's "Nowhere to Turn" report, a 40 year old Colorado woman in the individual market pays 8-43% more for her policy to get the same coverage as a man. While women tend to use more health services than men until about age 50, this wide variation in premium price makes suspect how actuary-based gender rating is. And remember this coverage excludes pregnancy.

HB 1008- No Gender Individual Health Insurance Rates -- by Rep. Sue Shaffer and Senator Morgan Carroll would prohibit charging women different premiums than men. Insurers could still charge differently based on age and health status.

For more information see "Nowhere to Turn: How the Individual Health Insurance Market Fails Women" by the National Women's Law Center: [www.nwlc.org](http://www.nwlc.org)

