



## **California's Silent Epidemic: Access to Health Insurance for Underserved Women**

### **Who are the Underserved Women in California?**

- Women make up 51% of the total population of California.
  - Women aged 18 to 29 are approximately 16% of the female population.
  - The two largest groups of women of color in California are Latina (34%) and Asian/Native Hawaiian/Pacific Islander (13%).
- Younger women, aged 18 to 24, are more likely than women in other age groups to be poor.
- 21% of African American women and 19% of Latina women report living below the Federal Poverty Level.
- More than 1 in 4 California adults (approximately 7.8 million) report having some kind of disability.

### **Women of Color and Young Women Disproportionately Lack Access to Health Coverage.**

- 7.2% of white females are uninsured compared to 31.9% of Latinas, 17.6% of American Indian/Alaskan Native, 12.7% of Asians and 9% of African Americans.
- People who are uninsured are less likely than those with health insurance to seek preventive care services, which can result in poor health outcomes and increased health care costs. As a result, women of color (18.1-28.4%) are more likely than white women (11.7%) to report that they are in fair or poor health.
- Females aged 18 to 34 (57.9%) or above 65 are least likely to have private insurance (47.7%).
  - Nearly 32% of females 17 years and younger are covered by Medi-Cal.
- Approximately four in ten low-income women are uninsured, a rate four times higher than for women with family incomes 300% of the Federal Poverty Level (FPL) and above.
- Among the Asian ethnic groups, Korean women have the highest uninsured rate—38.1% were uninsured for all or part of 2005.
- According to the California Disability Health Coalition, 1.1 million working-age Californians with disabilities – 1 in 5 – have no health insurance.

### **Public Health Insurance and Safety Net Providers are Critical Sources of Coverage and Care.**

- 7 in 10 adult Medi-Cal beneficiaries are women.
  - Medi-Cal covers 40% of pregnancy related services – particularly impacting younger women during their primary reproductive years.
- Three-quarters of Medi-Cal beneficiaries are people of color.
- Of California's approximately three million adults with disabilities, 25% are covered at least in part by Medi-Cal.
- Initial data for 2007-2008 indicates that women aged 18-34 make up 74% of Family PACT clients; 80% of clients are people of color.
- 23.4% of non-elderly women, about 2.6 million, utilize safety net providers.
- One-third of women who are uninsured and four in ten women receiving Medi-Cal rely on safety-net providers—such as community health centers, public hospitals and clinics—as their main source of care.