



When Insurance Companies Win, Women Lose

Insurance companies charge women 48 percent more than men for the same coverage on the individual market.

- In 2008, 14.5 million American women purchased health insurance through the individual market. These women pay up to 48 percent more in premiums than men, according to a recent study.
- This discrepancy is due to an insurance industry practice known as “gender rating,” which permits insurance companies in most states to charge men and women different premiums for the same coverage.
- Insurance companies in all but 12 states are completely free to continue this practice.

Many insurance companies don’t provide maternity coverage, calling pregnancy a “matter of choice” and C-sections a “pre-existing condition.”

- A 2008 study found that just 12 percent of individual market plans include comprehensive maternity coverage.
- Defending the practice, one insurance official called pregnancy a “matter of choice.”
- Many insurance companies consider C-sections a “pre-existing condition,” while a subsidiary of United Health, one of the biggest insurance companies in the nation, “simply rejects” women who have had C-sections.

Insurance companies are currently free to deny coverage to victims of domestic violence.

- It is perfectly legal for insurance companies in eight states and the District of Columbia to deny coverage to victims of domestic violence—and insurance companies are happy to take advantage of this loophole.
- Rationalizing this practice, one health care official infamously argued that covering a victim of domestic violence would be akin to covering “a smoker who doesn’t stop smoking.” [USA Today, 6/2/94]

- Ten Senate conservatives voted in 2006 to kill a proposal that would have ensured coverage to victims of domestic violence. [Sens. Alexander, Burr, Ensign, Enzi, Frist, Gregg, Hatch, Isakson, Roberts and Sessions; CQ Committee Coverage, Senate Health, Education, Labor and Pensions Committee Markup, 3/15/06]

President Obama and leaders in Congress have outlined specific reforms that would end these and other abusive insurance industry practices.

- The reforms being advanced by the White House and Congress would:
 - Make “gender rating” illegal.
 - Prevent insurance companies from denying care on the basis of pre-existing conditions.
 - End “rescission,” or the insurance industry practice of canceling someone’s coverage when they get sick.
 - Set limits on out-of-pocket expenses.
 - Provide competition and choice.