

A Profile of Uninsured Women in Illinois

Prepared for the Chicago Foundation for Women's
Policy Briefing on Uninsured Women & Girls in Illinois

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by

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Why Is Health Insurance Coverage An Illinois Women's Issue?

1. Women are more likely to need medical services.
2. Women are less able to afford and access medical services and supplies.
3. Women are less likely to have their own employment-based health insurance.
4. Women are vulnerable to losing health care coverage because of loss of partner.
5. Women have family care duties that may preclude employment.
6. Women are vulnerable because of state and federal budget cuts.

Uninsured Women in Illinois

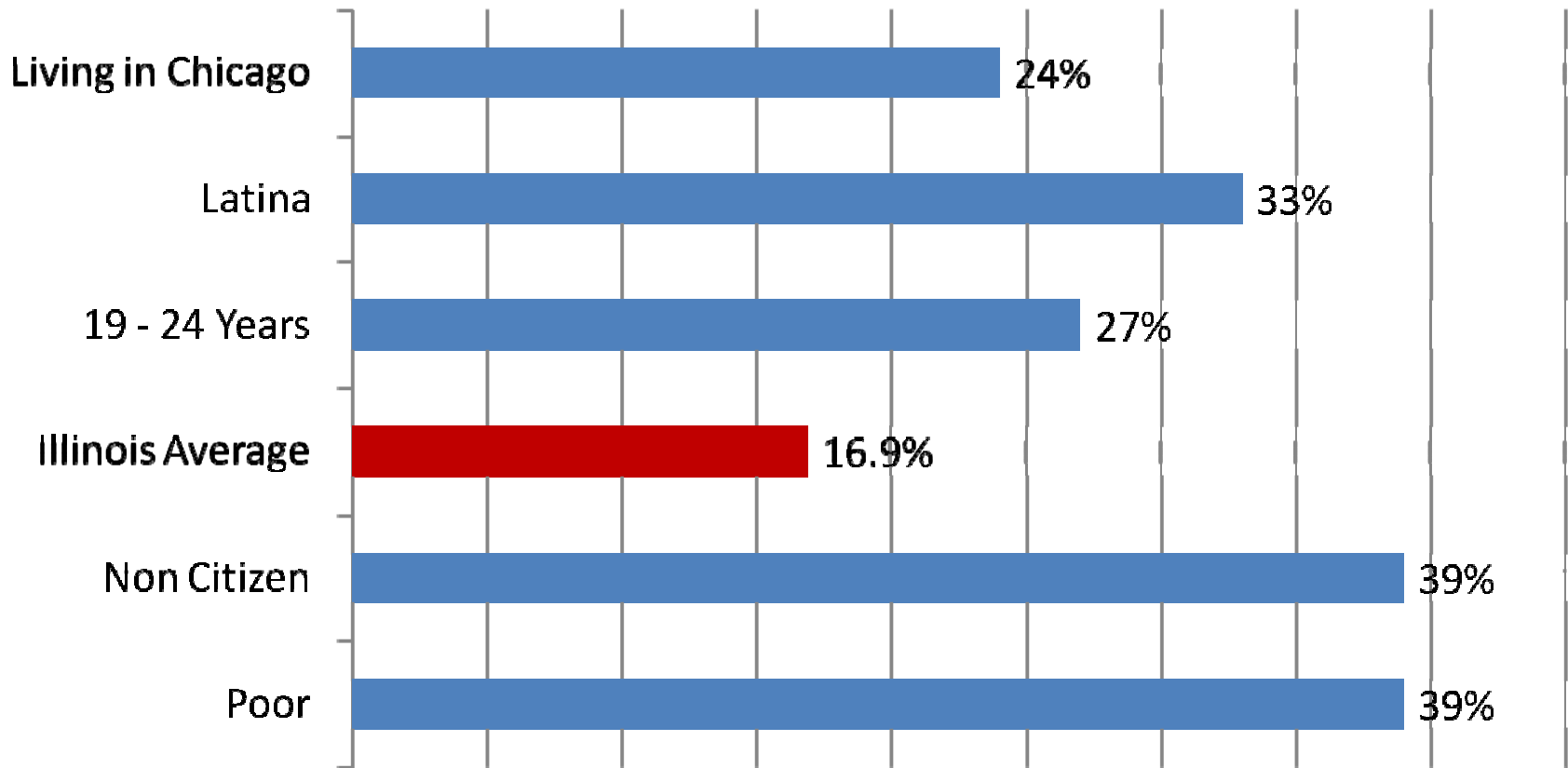
There are 652,000 uninsured women in Illinois

Key Findings:

- 17% of women, age 19-64, in Illinois are uninsured.
- Younger women (age 19-24) are twice as likely to be uninsured than older women (age 50-64).
- Latina women are more likely to be uninsured than women of any other race, possibly due to immigration and citizenship status.
- Chicago women have higher rates of uninsurance (24.3%) than women downstate (15.9%) and in the suburbs (13.9%).
- Older women (age 50-64) are more likely to be uninsured than older men, due to lower income and employment levels.
- Women are more likely than men to face cost-related access barriers.

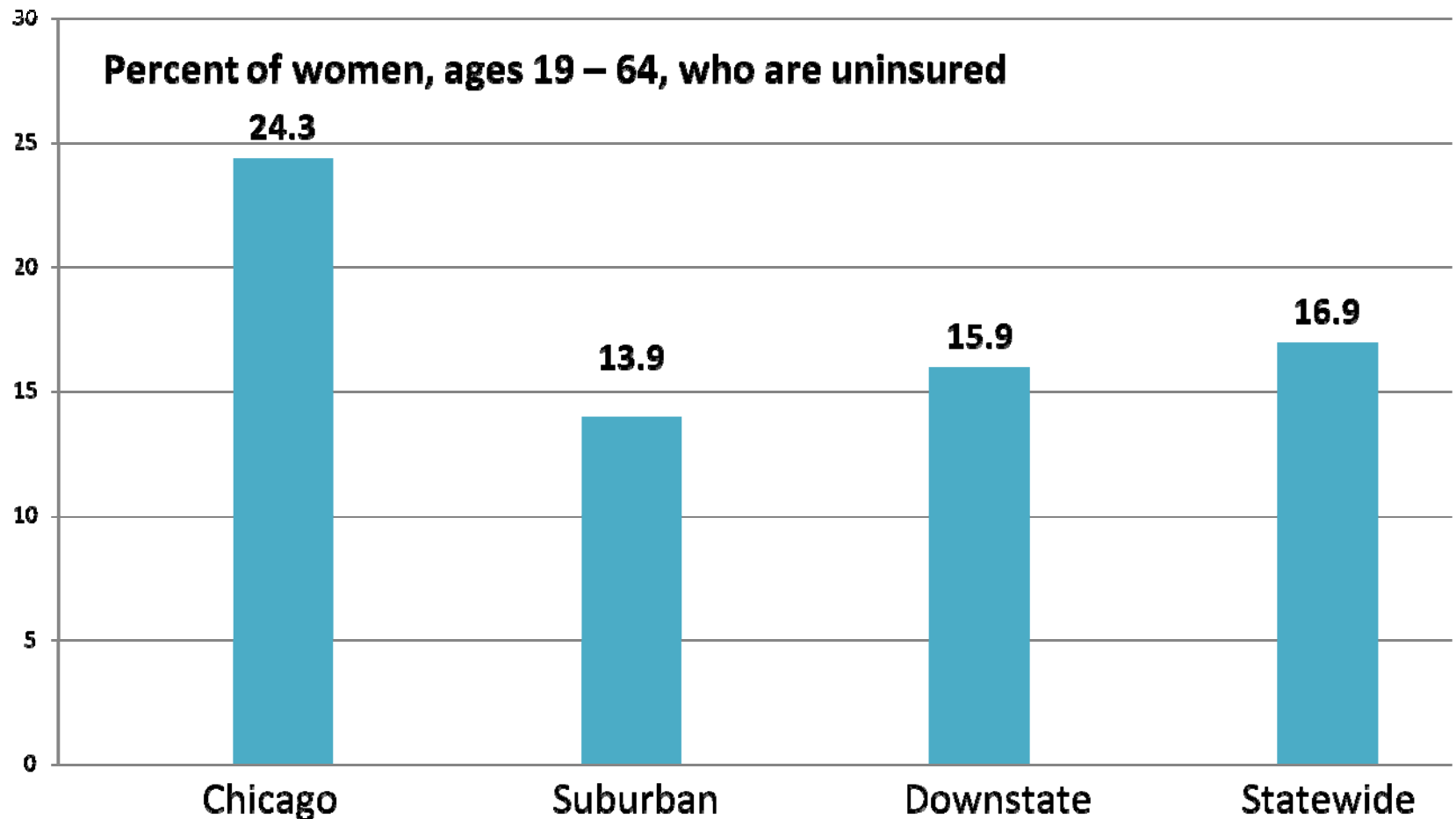
Figure 1. Illinois Women at Greatest Risk for Being Uninsured

Percent of women 19 - 64 years who are uninsured



Note: Poor indicates family income <100% FPL. In 2005, 100% FPL = \$10,000 for an individual and \$20,000 for a family of four.

Figure 2. Almost One in Four Women in Chicago are Uninsured



Suburban Chicago includes eight counties: Cook (outside of Chicago), DuPage, Grundy, Kane, Kendall, Lake, McHenry, and Will. Downstate includes the 94 counties outside of Suburban Chicago.

Figure 3. One Third of Latina Women in Illinois Are Uninsured

Percent of women within each racial category who are uninsured

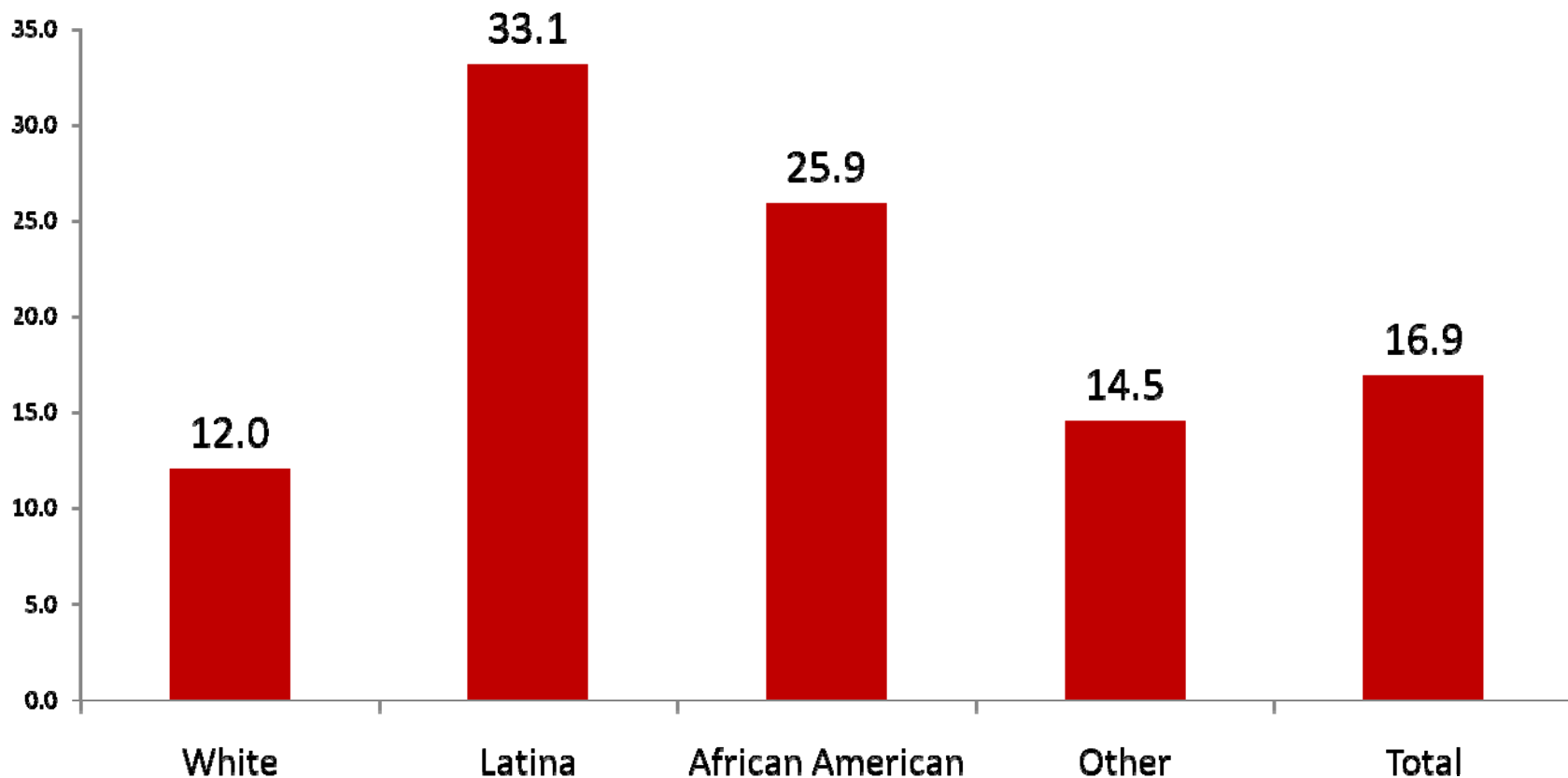


Figure 4. Older Women Are More Likely To Be Uninsured Than Older Men. Young Women Are Twice As Likely to Be Uninsured Than Older Women

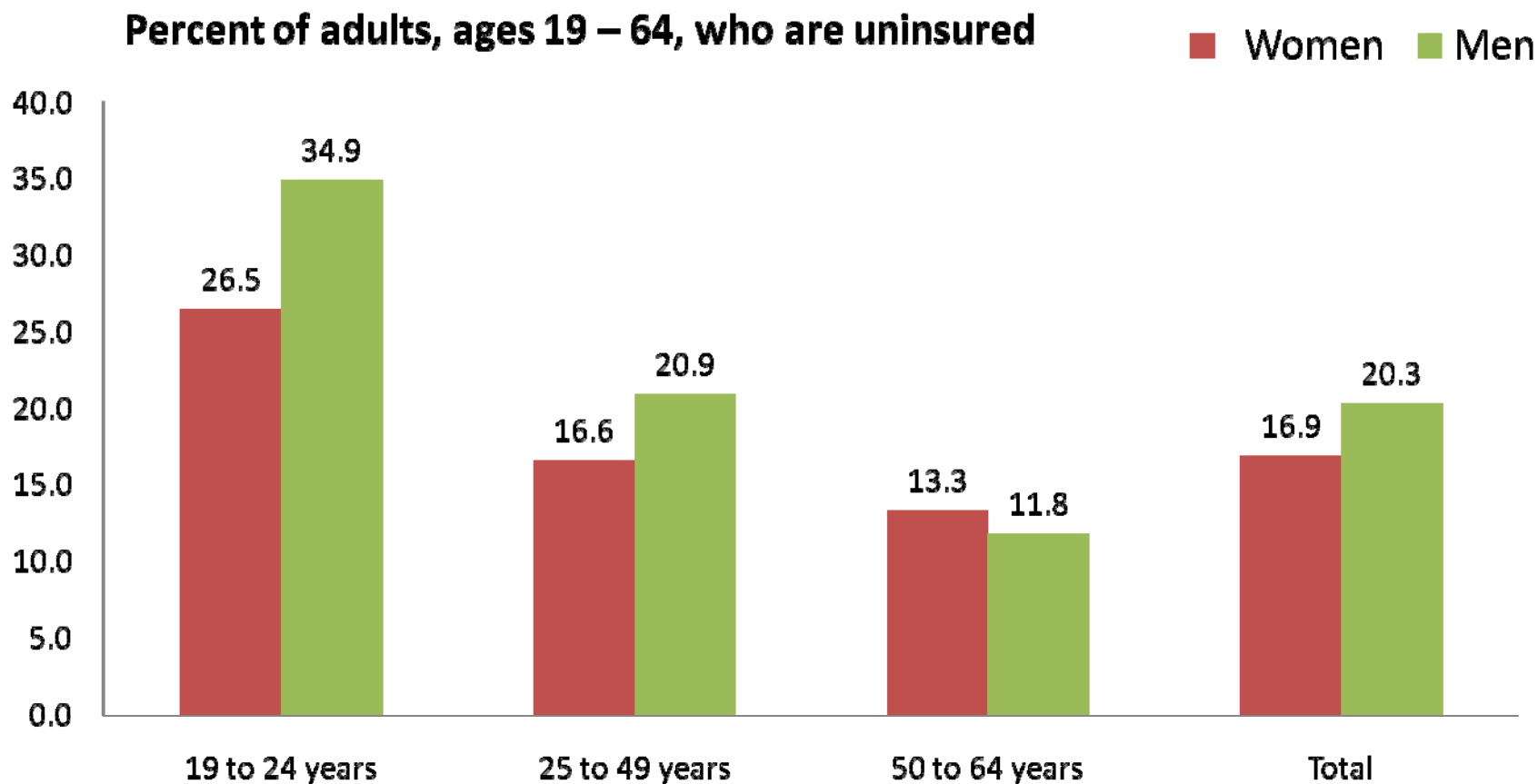


Figure 5. Women Are More Likely To Be in Poverty & Uninsured Women Are More Likely to be Poor

Percent of Population, Age 19 - 64, Below 100% FPL

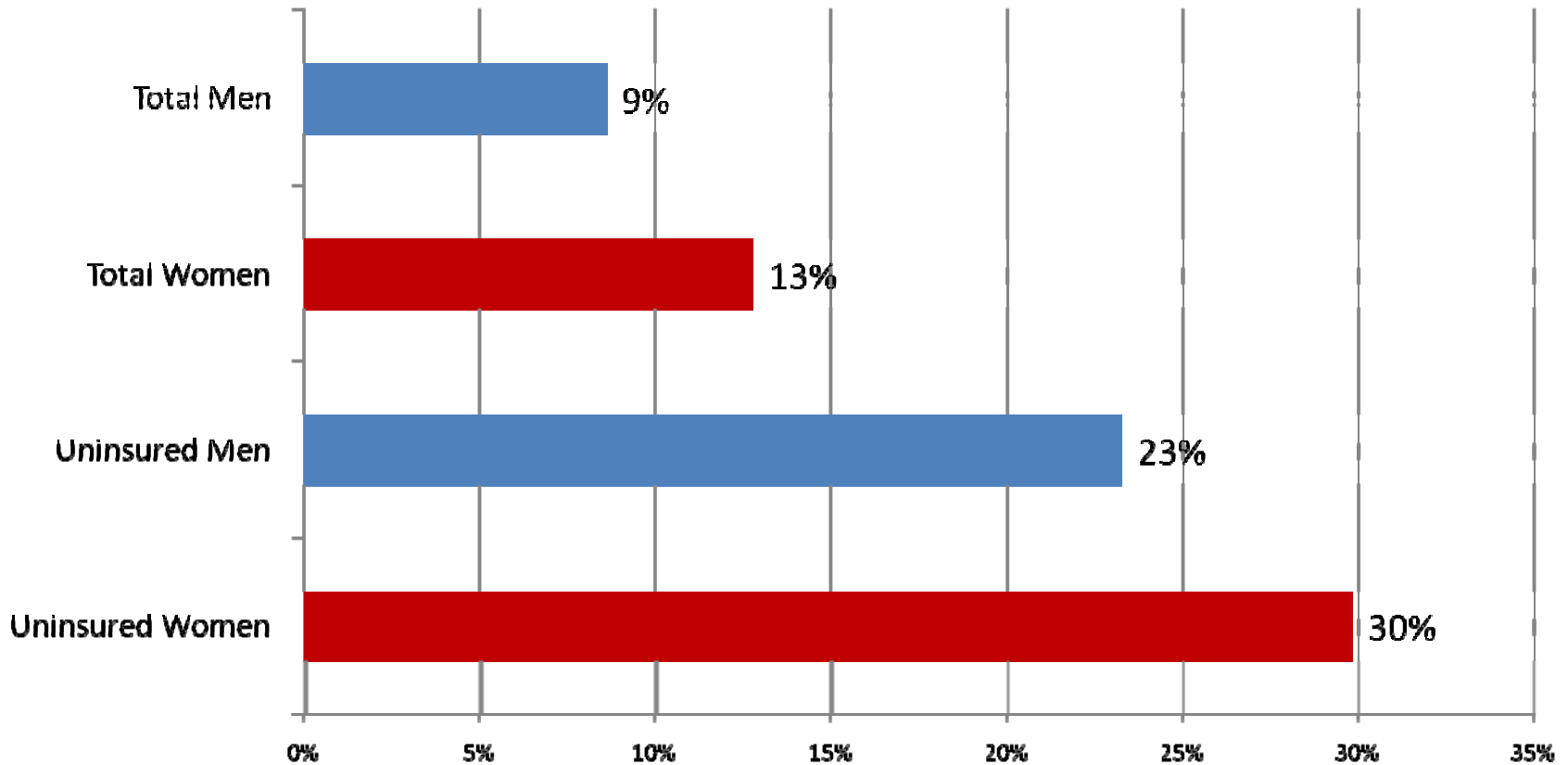
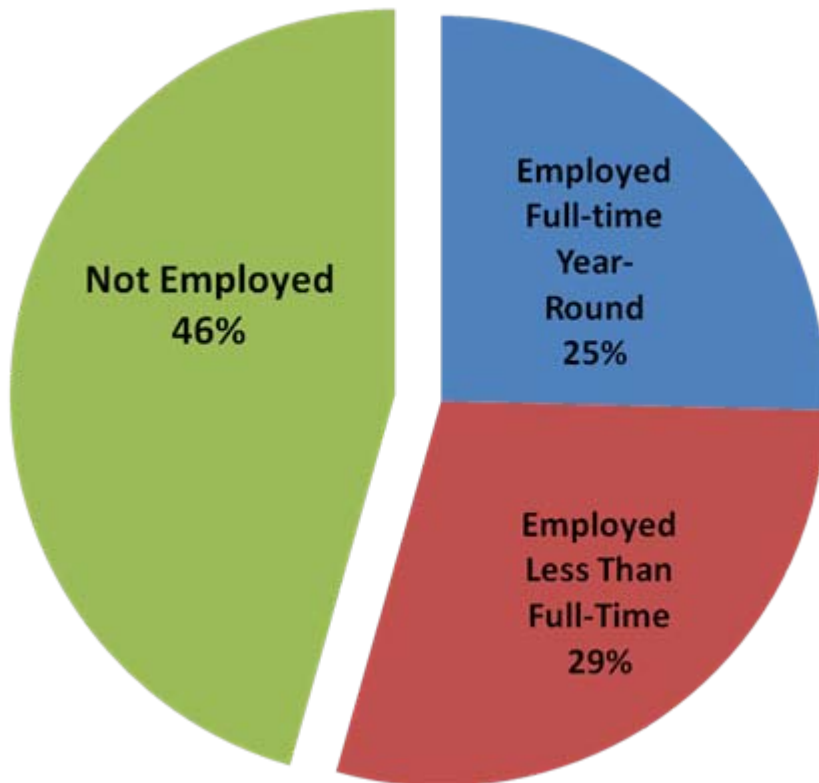


Figure 6. Uninsured Women in Illinois Are More Likely to Be Unemployed Than Uninsured Men

**Uninsured Women
Age 19 - 64**



**Uninsured Men
Age 19 - 64**

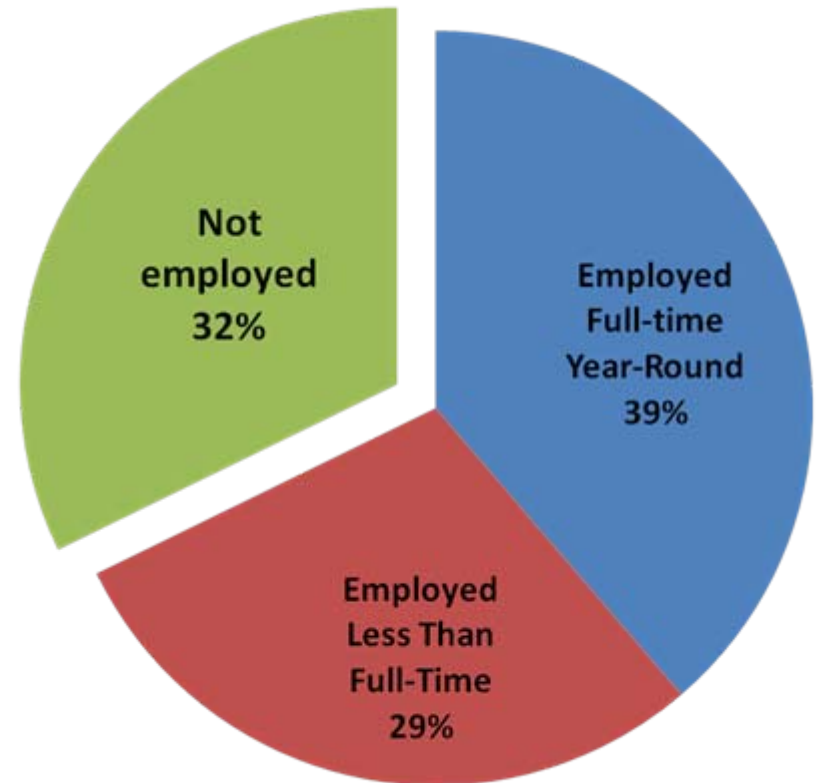


Figure 7. Single Women are Twice As Likely to be Uninsured As Married Women

Percent of Adult Women in Families Who are Uninsured

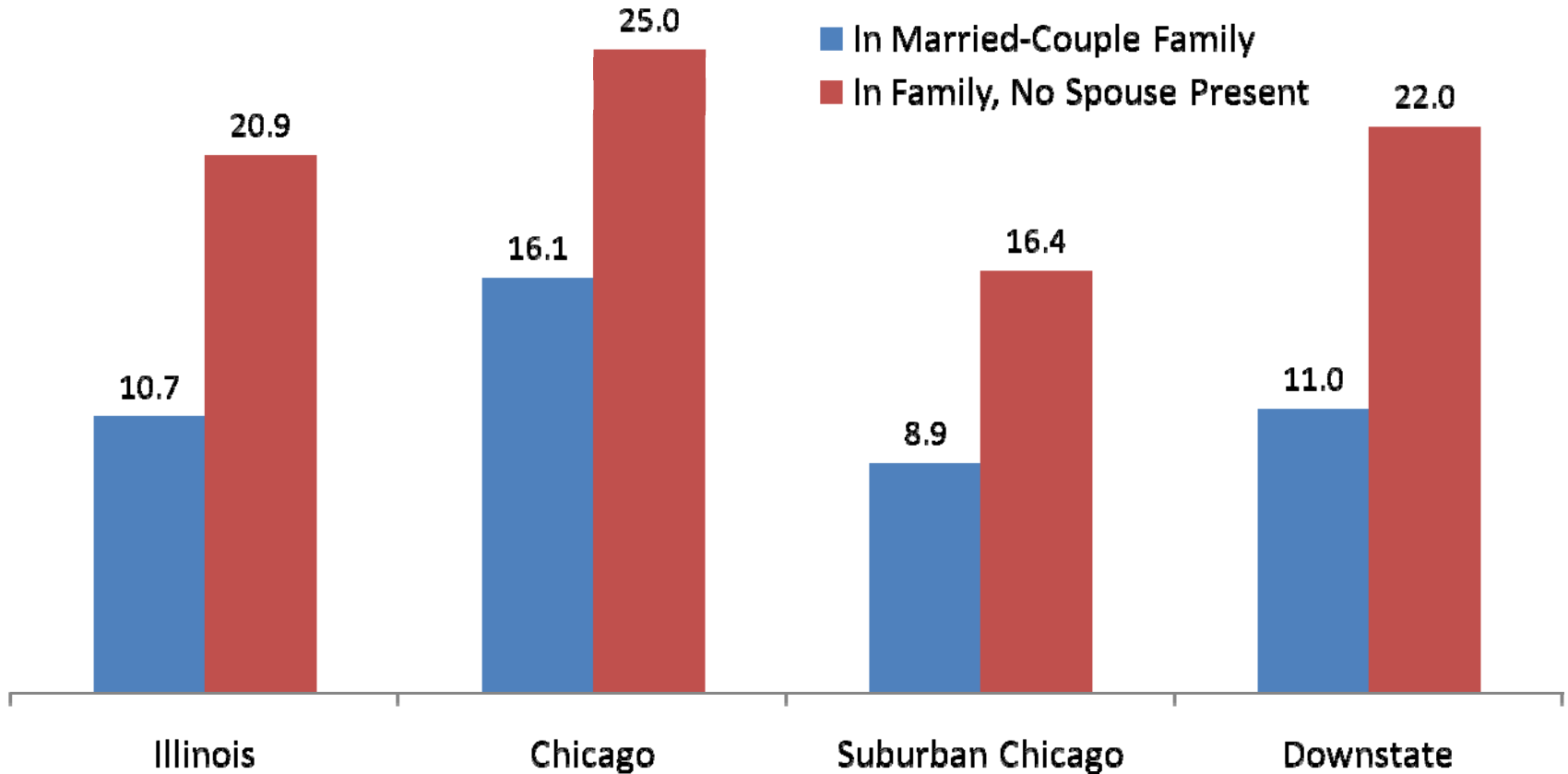
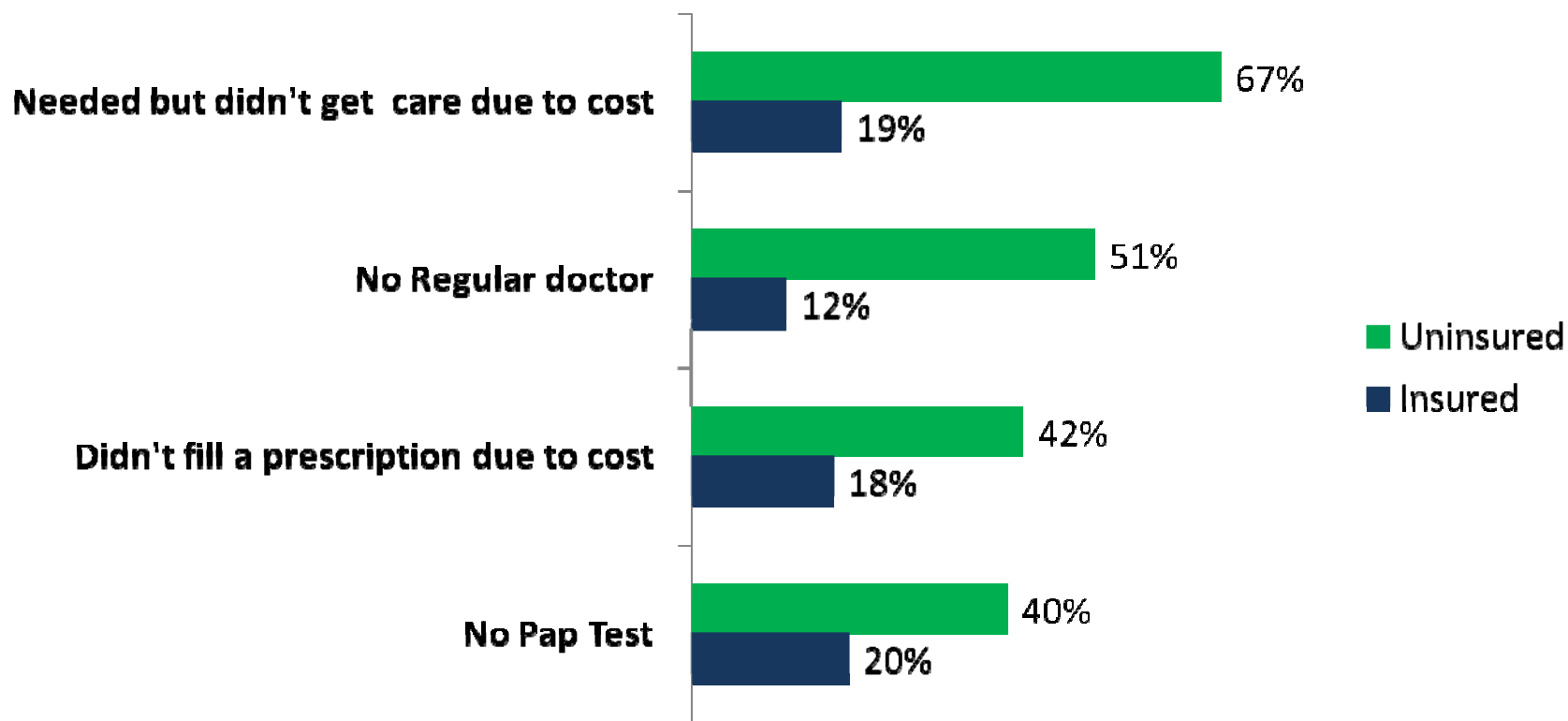


Figure 8. Uninsured Women Face Barriers to Care More Often than Insured Women

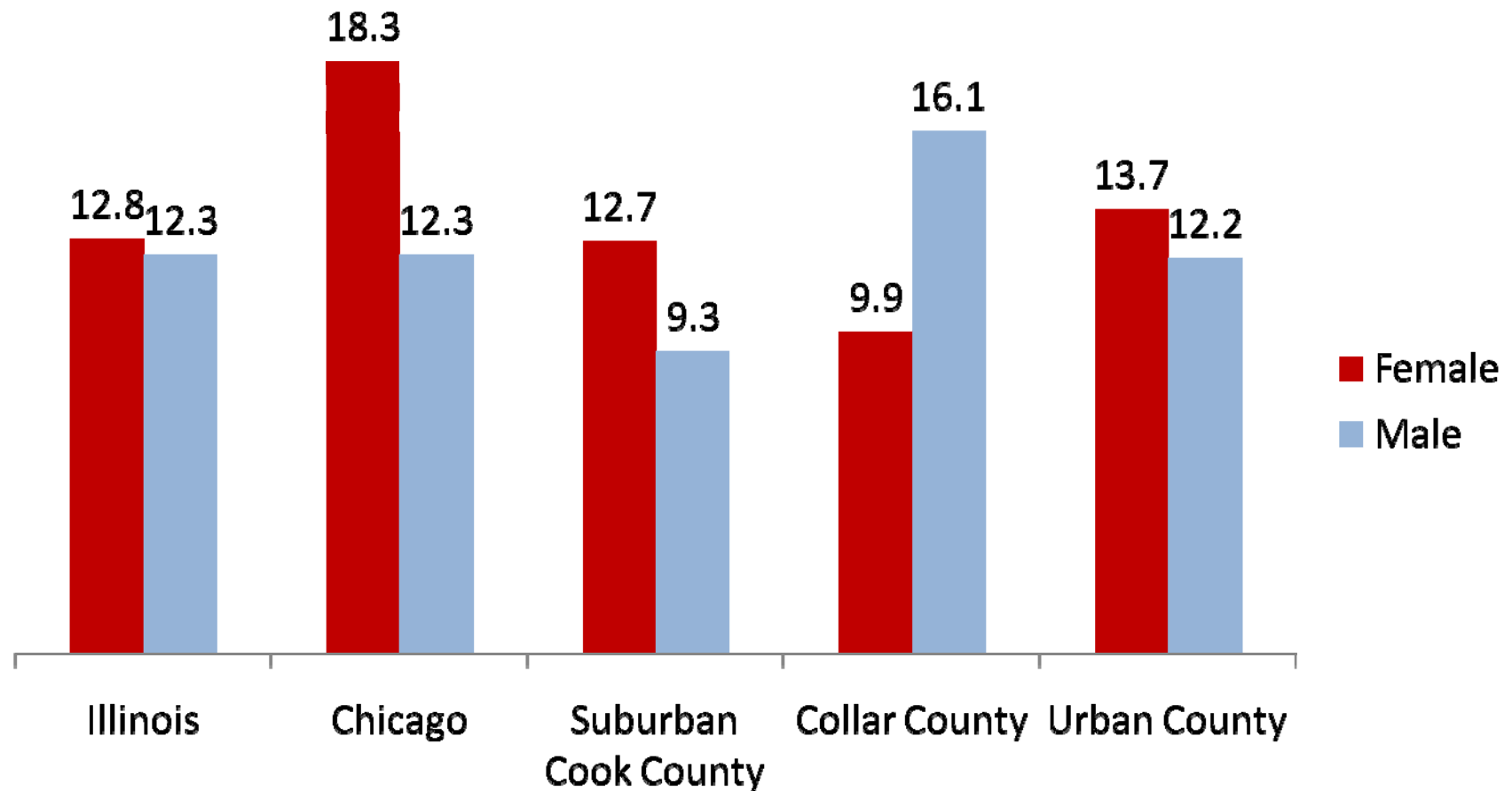
Percent of U.S. women, ages 18-64, reporting:



Source: Kaiser Family Foundation, 2004 Kaiser Women's Health Survey

Figure 9. Except in Collar Counties, Women Are More Likely Than Men To Forgo Seeing A Doctor Because of Cost

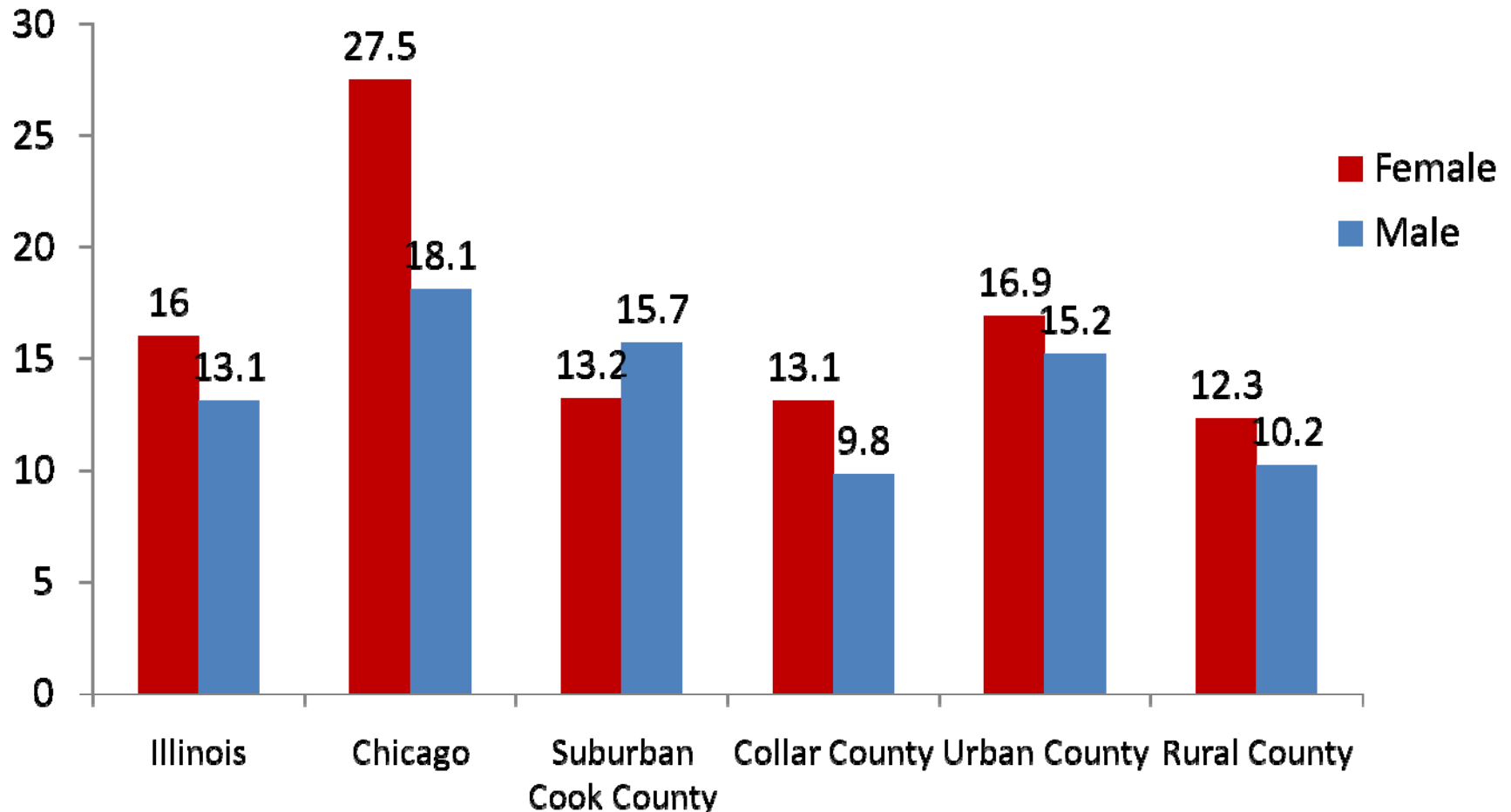
Percent of Adult Women Who Said They Avoided the Doctor Due to Cost in the Past 12 Months



Source: 2005 IL Behavioral Risk Factor Surveillance System

Figure 10. Except in Suburban Cook County, Women Are More Likely Than Men To Forgo Filling a Prescription Due to Cost

Percent of Adult Women Who Said They Avoided Filling a Rx Due to Cost In the Past 12 Months



Source: 2005 IL Behavioral Risk Factor Surveillance System

How Will *Illinois Covered* Benefit Women?

Specific Uninsured Population	Illinois Covered Provision
Poor Women (Under 100% FPL)	IL Covered Assist – Medicaid-like package; no premium costs
Parents & Caretakers (Up to 400% FPL)	Expansion of Family Care from 185% to 400%
Women Between 100 - 400% FPL	IL Covered Choice & Rebate
Young Women, Below Age 30	Expansion of Dependent Coverage
Older Women, Age 50 – 64	IL Covered Choice – (Guaranteed Issue); Adjusted Community Rating (Affordable)
Working Disabled Women (Up to 350% FPL)	HBWD Expansion - full Medicaid benefits
All Women	Comprehensive Coverage Package; Roadmap to Health provides strategies for primary care and chronic care management; Office of Patient Protection

Figure 11. Most Uninsured Women in Illinois Earn Less Than 400% FPL

Number of Uninsured Women By Poverty Status



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