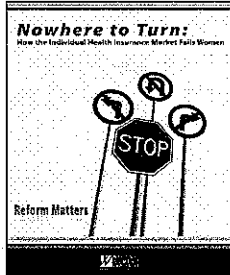


**Reform Matters**  
Making Real Progress for Women and Health Care

## Nowhere to Turn: How the Individual Health Insurance Market Fails Women



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Testimony before the Colorado Health Care Task Force  
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## Key Findings – Gender Rating

- 1. Wide variation in gender rating throughout the country**
  - At age 25, women are charged between 6% and 45% more than men for similar health plans.
  - At age 40, women are charged between 4% and 48% more than men for similar health plans.
  - At age 55, women are charged between 22% less and 37% more than men for similar health plans.
- Wide variations across and within states raise questions about the arbitrariness of gender rating, undercutting insurance industry defense
- Maternity coverage does not explain the difference

## 2. Wide Variation in Gender-Based Premiums Within a State

NWLC examined “best-selling” individual plans available to 40-year-olds within each state and found wide variations. Some examples:

- In Arizona, women are charged between 2% and 51% more than men
- In Arkansas, women are charged between 13% and 63% more than men
- In Missouri, women are charged between 15% and 140% more than men

## 3. Wide Variations Among Similar Plans

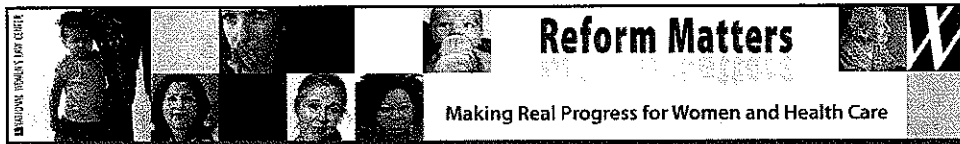
State	Plan	Gender Gap		
		25-year old	40-year-old	55-year-old
CO	A	12%	15%	-9%
	B	23%	37%	+5%
KS	A	11%	15%	-9%
	B	22%	37%	+4%
MO	A	23%	15%	-9%
	B	45%	45%	+2%
WY	A	12%	15%	-9%
	B	42%	13%	-16%

# Colorado findings

## “Gender Gap” Range Among Best-Selling Plans in Colorado’s Individual Health Insurance Market

	25-year-olds	40-year-olds	55-year-olds
Range across four cities •Denver •Ft. Collins •Colorado Springs •Grand Junction	Women pay <b>10 to 56%</b> more than men	<b>15 to 59 %</b>	<b>-9 to +2%</b>

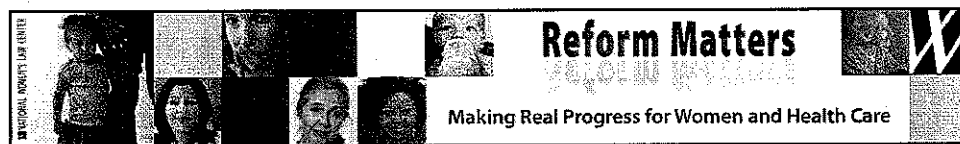
Source: National Women’s Law Center analysis using data obtained from eHealthInsurance ([www.ehealthinsurance.com](http://www.ehealthinsurance.com)) on August 5, 2009. Data was compiled from the ten best-selling plans (as assigned by eHealthInsurance), using information for a hypothetical female applicant and a hypothetical male applicant at ages 25, 40, and 55. Applicants were listed as healthy non-smokers living in the four cities listed above with a coverage start date of September 1, 2009. NWLC then calculated the gender gap—the difference in the premiums charged to a woman versus a man for the same health plan, represented as a percentage of the man’s premium.



**Consistent findings in Gender Gap Range Among Best-Selling Plans in Colorado's Individual Health Insurance Market Across 4 cities**

	"Gender Gap" in Health Insurance Premiums		
	25-year-olds	40-year-olds	55-year-olds
Denver	Women pay 10 to 56% more than men	15 to 59 %	-9 to 2%
Colorado Springs	10 to 56%	15 to 58 %	-9 to 2 %
Grand Junction	11 to 56%	16 to 58%	-9 to 2%
Fort Collins	10 to 56%	15 to 59%	-9 to 2%

Source: National Women's Law Center analysis using data obtained from eHealthInsurance ([www.ehealthinsurance.com](http://www.ehealthinsurance.com)) on August 5, 2009. Data was compiled from the ten best-selling plans (as assigned by eHealthInsurance), using information for a hypothetical female applicant and a hypothetical male applicant at ages 25, 40, and 55. Applicants were listed as healthy non-smokers living in the four cities listed above, with a coverage start date of September 1, 2009. NWLC then calculated the gender gap—the difference in the premiums charged to a woman versus a man for the same health plan, represented as a percentage of the man's premium.



**Gender Rating Among Similar Plans in Colorado's Individual Health Insurance Market**

	Health Insurance Premium "Gender Gap"			
	25-year-olds	35-year-olds	45-year-olds	55-year-olds
Plan A	Women pay 10 % more than men	22 %	10 %	-1%
Plan B	33 %	54 %	20 %	-4%
Plan C	24%	41%	27%	5%

Source: National Women's Law Center analysis using data obtained from eHealthInsurance ([www.ehealthinsurance.com](http://www.ehealthinsurance.com)) on August 5, 2009.

**Standard Health Plan Features:**

- \$2,500 deductible
- No coinsurance
- No maternity coverage
- Rx coverage

Methodology: NWLC submitted information for hypothetical male and female applicants, ages 25, 35, 45, and 55, using a coverage start date of September 1, 2009. Applicants were listed as healthy non-smokers living in Denver. NWLC then selected three distinct plans, "Plan A," "Plan B," and "Plan C"—with similar features, as listed. NWLC then calculated the gender gap—the difference in the premiums charged to a woman versus a man for the same health plan, represented as a percentage of the man's premium.