



America's Growing Health Crisis for Women

Many With Health Insurance Are Still Struggling

NEW YORK – August 8, 2018 – Women are feeling significantly worse than men about several key health care issues, according to a new Bankrate.com report. For example:

<https://www.bankrate.com/insurance/health-insurance-survey-august-2018/>

- Twenty-five percent of women said they or a family member living in their household avoided going to the doctor over the past year – even though they needed medical attention – because they thought it would be too expensive. That compares with 18% of men.
- Nearly half (47%) of women who paid a medical bill in the past 12 months said it was more expensive than they expected, versus 35% of men. Furthermore, over 1 in 4 (26%) women felt the bill was much more expensive than they were anticipating, compared to 18% of men.
- Fifty-seven percent of women (and 51% of men) are either very or somewhat worried they might not have affordable health insurance in the future. This includes 21% percent who say they're very worried, versus 14% of men.

Ninety-three percent of women and 88% of men have health insurance, so that makes it even more surprising that women are feeling so much worse about their health care situations. Although simply having health insurance doesn't solve everything, the data suggests.

Forty-five percent of U.S. adults who bought their own health insurance were surprised by the high cost of their most recent health care bill in the last year, as were 43% of those with employer-sponsored coverage. The rate was a bit lower for those with government plans such as Medicare and Medicaid (35%).

Also, 29% who bought their own coverage and 22% who have employer coverage stated they or an immediate family member skipped a doctor's visit in the past 12 months because they were afraid it would cost too much.

Turning to generational differences, younger Baby Boomers (ages 54-63) are the most concerned that they might not have affordable health insurance in the future; 67% said they're very or somewhat worried. Gen Xers (ages 38-53) aren't far behind, at 59%.

Older millennials (ages 28-37) were the most likely to be caught off guard by their most recent medical bill. Forty-nine percent said it was more expensive than they expected.

“Health care is a huge issue in the run-up to the midterm elections, especially with the effort to eliminate coverage for pre-existing conditions,” said Bankrate.com analyst Taylor Tepper. “It is incredibly hard to comparison shop, premiums are rising and so are deductibles. The onus has been put on the patient to keep prices down. That means making sure your providers are in-network, taking advantage of your plan’s free preventative services, and asking your doctor how much a drug costs and if there is a cheaper generic alternative.”

This study was conducted for Bankrate.com by GfK Custom Research North America on its OmniWeb online omnibus. The sample consists of 1,000 completed interviews, weighted to ensure accurate and reliable representation of the total population, 18 years and older. Fieldwork was undertaken July 20-22, 2018. The margin of error for total respondents is +/- 3%.

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