11.5G: Gender Inequality in Health Care

Gender discrimination in health care manifests itself primarily as the difference that men and women pay for their insurance premium.

Learning Objectives

• Identify three ways in which gender inequality in health care manifests itself in the United States

Key Points

• Gender inequality in health care presents itself as women have to pay higher insurance premiums than men.
• Another form of gender inequality in health care is the different rates at which men and women are insured; more women than men are insured in the United States.
• Gender inequalities in health care also revolve around different medicines are covered by insurance companies. For example, the contraceptive mandate demonstrates gender inequities in the different medicine that insurance companies are willing to cover for male and female patients.
• Gender inequality in health care might be reduced under President Obama’s Patient Protection and Affordable Care Act, which outlaws gender discrimination in health care. It would require insurance companies to charge men and women the same rate for health insurance.

Key Terms

• contraceptive mandate: A government requirement that health plans—including those offered by religious institutions—offer contraception to policy holders.
• **insurance premium**: The amount charged to a policy holder for a certain amount of insurance coverage.

Assessing gender equity in the health care systems, particularly in the United States, depends heavily upon what factors one considers best to analyze equality.

## The Insured

More women than men are insured in the United States. In one study of a population group in a low-income urban community, 86 percent of women reported having access to health insurance through publicly assisted or private options, while only 74 percent of men reported having any health insurance at all. Trends in which women report higher rates of health insurance coverage is not unique to urban, low-income, American populations.

Studies that address percentages of each gender covered by insurance only speak to one measure of inequality in health care.

## Insurance Premiums

Gender discrimination in health care manifests primarily as the amount of money one pays for insurance premiums—the amount paid per month in order to be covered by insurance. Women statistically pay far higher premiums than men. This is largely due to regulations of private insurance companies. Fewer than ten state governments prohibit gender discrimination in insurance premiums. For the rest of the union, insurance companies consistently charge their female policy owners more than their male counterparts.

Gender discrimination in health care could be changing in the United States. Under the Patient Protection and Affordable Care Act (informally called “Obamacare”), passed under President Barack Obama in 2010, insurance companies would be prohibited from charging men and women differently. To rationalize gendered rates, insurance companies claim that women use more medical services than men because of pregnancy visits.

## Women’s Health

The Obama administration faced another controversy over gender equity in healthcare in 2012 with the administration’s contraceptive mandate. In January of 2012, the Secretary of Health and Human Services, Kathleen Sebelius, announced that all health care plans were required to provide coverage for contraceptives approved by the Food and Drug Administration. The effective meaning of Secretary Sebelius’ announcement was that contraceptives are considered by the Obama administration to be a requisite component of health care.

The premise of the contraceptive mandate demonstrates present inequities in the American health care industry for male and female patients. Whereas services for male reproductive health, such as Viagra, are considered to be a standard part of health care, women’s reproductive health services are called into question. In the context of the 2012 contraceptive mandate debate, health care professionals’ assessments that contraception is an integral component for women’s health care, regardless of sexual activity, went largely unaddressed. Instead, insurance coverage of contraception was framed as a government subsidy for sexual activity. This framing revealed inherent social inequalities for women in the domain of sexual health.
Obama Responds to the Passing of the Health Care Bill: President Barack Obama, along with Vice President Joe Biden and senior staff, respond in the Roosevelt Room of the White House as the House passes the health care reform bill. This bill is seen as a vital step in combating gender inequalities in the health care system.

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