

Fact Sheet



U.S. Department of Labor
Employee Benefits Security Administration
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General Facts on Women and Job Based Health

According to the Bureau of Labor Statistics, the labor force is becoming more diverse, older and more female. Today, those changing labor force demographics are already evident in terms of the increased number of working women.

Working women are likely to be the primary decision maker for the family as well as the care giver when a family member falls ill. Therefore, women need adequate knowledge and tools to satisfy their multiple roles as decision makers and consumers of health care.

Women as Major Health Care Consumers

- Approximately 80% of women age 18-64 had health insurance in 2011. The remaining 20% -- which translates into 19 million women -- had no health benefit coverage.
- Eighteen percent of women obtained insurance from public programs, including Medicaid, Medicare, and CHAMPUS. Sixty seven percent had private insurance.
- Private insurance was obtained mainly through employment-based plans. Sixty percent of all women had such coverage, either in their own names or as dependents, 45% through private-sector jobs and 15% through government jobs.
- Women utilize more health care than men, in part because of their need for reproductive services. Females of all ages accounted for 57% of all expenses incurred at doctors' offices in 2011.
- Women make approximately 80 percent of health care decisions for their families and are more likely to be the care givers when a family member falls ill.

Women with Health Insurance in Their Own Names

In 2011 36% of women age 18-64, or 35 million women, had employment-based coverage in their own name. Twenty six million or 26% had such coverage from a private-sector job.