

Fact Sheet



U.S. Department of Labor
Employee Benefits Security Administration

General Facts on Women and Job Based Health

According to *Meet the US Workforce of the Future*, 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.

Women have a leading role in the majority of families' health care. Most caregivers are women, and mothers in particular are the primary health care decision makers for their children. 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

- Eighty-nine percent of women aged 18-64 had health insurance in 2016. The remaining 11 percent -- which translates into 11 million women -- had no health benefit coverage.
- Twenty-three percent of women obtained insurance from public programs, including Medicaid, Medicare, CHAMPUS, and Tricare. Sixty-two percent had private insurance.
- Private insurance was obtained mainly through employment-based plans. Sixty-two percent of women ages 18 to 64 had such coverage, either in their own names or as dependents, 47% through private-sector jobs and 15 percent through government jobs.
- Women utilize more health care than men, in part because of their need for reproductive services. In 2015, women ages 19 to 44 incurred health expenses that were more than 80 percent higher than men in the same age group.
- Mothers make approximately 80 percent of health care decisions for their children and are more likely to be the caregivers when a child falls ill.

Women with Health Insurance in Their Own Names

In 2016 36 percent of women aged 18-64, or 36 million women, had employment-based coverage in their own name. Twenty six million, or 26 percent, had such coverage from a private-sector job.