

AHRQ's MEPS Analyses and Data Used in New Report on How Health Insurance Reform Will Help America's Older Women

Health and Human Services Secretary Kathleen Sebelius recently released a new report on the importance of health insurance reform for older women. The report, entitled *Strengthening the Health Insurance System: How Health Insurance Reform Will Help America's Older and Senior Women*, documents the fact that employer-sponsored insurance provides the greatest source of coverage for older Americans, with 64 percent receiving coverage through an employer. However, because employer-sponsored coverage is declining and older Americans are at or close to the age of retirement, they are at risk of losing employer-sponsored insurance and having to seek alternative coverage. This is especially true for older women, who have more limited and less stable sources of coverage than older men. Women are less likely to be employed full-time than men (52 percent compared to 73 percent). This means that women are less likely to be eligible for employer-based health benefits themselves. In fact, less than half of women have the option of obtaining employer-based coverage on their own. Even when they work for an employer that offers coverage, one in six women is not eligible to take it. Women who retire before Medicare coverage begins are also less likely to receive retirement coverage through their employer than men (8 percent versus 14 percent). Without the offer of insurance through their employer, women must seek alternative sources of coverage.

Staff from the Agency for Healthcare Research and Quality's Center for Financing, Access, and Cost Trends (CFACT) conducted the analyses on employer-sponsored coverage using data from the Medical Expenditure Panel Survey (MEPS). The analysis was undertaken in response to a request from the Department of Health and Human Service's Office of Health Reform.

The report is available at <http://healthreform.gov/reports/seniorwomen/>

Request for information from:	Office of Health Reform U.S. Department of Health and Human Services
Response from:	Steven B. Cohen, Ph.D., Director, CFACT Joel W. Cohen, Ph.D., Director, Division of Social and Economic Research, CFACT
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