

Constitutional Amendment Relative to the Provision of Health Insurance

A Women's Issue

Testimony of Dr. Catherine DeLorey, Director, Women's Health Institute:

I have worked in women's health as a nurse, and been a women's health educator for thirty years. I know the issues that the women of Massachusetts deal with when attempting to access adequate health care for themselves and their families.

Many injustices and inequities in our current fragmented method of funding health care have a disproportionate negative impact on women.

Passage of the *Constitutional Amendment Relative to the Provision of Health Insurance* would be a major step in eliminating these inequities and barriers to care.

The following facts relating to women indicate how the proposed amendment would bear upon their health care:

1. Disparities in health outcomes and inadequate access to health care affect low-income persons and people of color. These disparities are all more pronounced for women. ***This amendment is a major step to addressing these disparities in Massachusetts.***
2. Medicare funds only half of the health care costs of those more than 65. Women face many years with lower retirement incomes, which threatens the affordability of necessary but uncovered expenses such as prescription drugs and long-term care. ***This amendment would ensure that affordable health insurance would always be available throughout retirement.***
3. Inequities in incomes and health benefits in employment may make health care and health insurance disproportionately unaffordable for women. ***The amendment would ensure that affordable and equitably financed health insurance is available to all.***
4. Women frequently find that they must provide for the needs of their children in single-parent households. Medicaid and the State Children's Health Insurance Plans [SCHIP] eligibility requirements may prevent access to these programs, or the lack of willing providers may prevent adequate access to the health care system. ***An equitable program of insurance would ensure access to care. The proposed amendment provides for that.***
5. Private insurers frequently exclude pregnancy from coverage. The under-funded Medicaid program has become a major source of coverage during pregnancy. ***Under this amendment, health insurance would cover pregnancy services, preventing the need for any compromises in care.***
6. Current trends in private insurance product designs are shifting much more of the costs of health care to patients. We cannot rely on the private health plans to ensure that health care would remain affordable to women who are having difficulties making a living wage. ***This amendment would eliminate the financial barriers by ensuring that health care is affordable.***
7. Innumerable studies and the experience of other nations have demonstrated that we can provide comprehensive health care to everyone without increasing health care costs. ***This amendment would eliminate the inequities and deficiencies in health care access and coverage that negatively affect women. In fact, not only women but also the entire state of Massachusetts would benefit. I urge that we move forward with this constitutional amendment.***