

Raising Women's Voices for the health care we need

A collaborative initiative of the Avery Institute for Social Change,
the MergerWatch Project of Community Catalyst
and the National Women's Health Network

ADVOCACY TALKING POINTS AND QUESTIONS No. 1

Insurance company policies of denying coverage because of pre-existing conditions

- Talking Point:** In many states, insurance companies can refuse to sell individual health insurance policies to people who are sick – such as women with breast cancer or diabetes. This is outrageous and must be stopped!

 - Question for public official or candidate:** We rely on government to be a watchdog over insurance companies. So, what will you do to end this unfair practice and make sure everyone can get health insurance – whether they are healthy or sick?
- Talking Point:** *The New York Times* recently revealed that some insurance companies won't sell health care coverage to women who have had c-sections. This is really unfair, especially when about one-third of pregnant women now have their babies by c-section. Sometimes, we are rushed into c-sections by our doctors when they aren't really necessary. Now we can be denied health insurance because of it!

 - Question for public official or candidate:** Government shouldn't allow insurance companies to get away with practices like this. Will you promise to fight for laws that prohibit insurance companies from denying coverage because a woman has had a c-section?
- Talking Point:** As women, we want peace of mind about our families' health care. The best way to make sure our families can get the health care we need is to enact comprehensive health reform. This kind of reform would give every family a choice of a quality, affordable health plan that cannot be taken away.

 - Question for public official or candidate:** What will you do to make sure everyone in the United States has quality, affordable health coverage that is in effect whether we are healthy or sick?
- Talking Point:** *(If the public official or candidate won't commit to comprehensive health care reform):* Even when comprehensive health reform isn't possible, there are still things that government can do to protect us from outrageous insurance company policies. For example, states can pass laws requiring insurance companies to sell individual insurance policies to everyone who applies, no matter if they are healthy or sick. Five states (Maine, Massachusetts, New Jersey, New York and Vermont) have already done this.

 - Question for public official or candidate:** Will you pledge to fight for laws that ban abusive insurance company policies, like refusing to cover people who are sick? Please be specific about what you would do.

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ADVOCACY TALKING POINTS AND QUESTIONS No. 2

Health Care Disparities

- Talking Point:** Over the past several years, a man's risk of dying from cardiovascular disease has decreased while that of women has not improved at all. Women are often excluded from clinical trials causing the diseases that affect women to be less understood.

 - **Question for public official or candidate:** Much of the research done on the most common diseases, including things like cardiovascular disease, is government funded. Will you encourage and fund gender-specific research so we understand the medical, social and environmental reasons for these disparities and eliminate them?
- Talking Point:** The AIDS case rate for Latinas is more than five times that of white women,¹ and Vietnamese women in the US have an incidence rate of cervical cancer that is five times higher than that of white women.²

 - **Question for public official or candidate:** These examples show that women from minority ethnic groups face daunting hurdles in getting adequate treatment and consequently face poor health outcomes. Do you agree that this is a problem and if so, how can we address it?
- Talking Point:** Due to the Hyde Amendment, which prohibits federal funding for abortions, poor women, including many women of color, are not able to access comprehensive reproductive health care. Since the Hyde Amendment, **between 18-35%** of Medicaid-eligible women who would have had an abortion if public funding had been available, instead carried their unplanned pregnancies to term.

 - **Question for public official or candidate:** It is unfair to have a two-tiered system of health care, in which certain services are available only to those women who can afford them. Will you commit to actively working to repeal the Hyde Amendment so that all women can get the care they need, regardless of how wealthy they are?
- Talking Point:** Women of color are more likely than white women to experience difficulty while communicating with their doctors³ leading to lack of proper diagnosis and treatment of these women. Often, they have to bring family members with them to translate. This critically compromises doctor-patient confidentiality.

 - **Question for public official or candidate:** Will you assert unequivocally that interpretation and translation services should be guaranteed as part of any upcoming health care reform legislation?

¹ CDC, HIV/AIDS Surveillance Report, Vol 18; 2008

² Excellence Centers to eliminate ethnic/racial disparities (EXCEED)
<http://www.medicalnewstoday.com/articles/70511.php>

³ Eliminating racial and ethnic disparities in women's health care is focus of national symposium
http://www.commonwealthfund.org/newsroom/newsroom_show.htm?doc_id=223590

5. **Talking Point:** 56 percent of women with disabilities who have given birth in hospitals, report that the hospital had failed to prepare for needed disability-specific accommodations. Women with disabilities were 20 percent less likely to receive breast conserving surgery compared to women without disabilities.⁴ Also, alterations to medical offices and equipment may be necessary to make health care truly accessible for patients with disabilities.
- **Question for public official or candidate:** Will you ensure that health care reform efforts finally put the needs of this marginalized community at the center of any health care reform efforts?
6. **Talking Point:** Lesbians are at an increased risk of certain cancers due to inadequate risk assessment and screening by providers.⁵ A national study found that lesbian and bisexual women were more than three times as likely to have experienced general anxiety disorder.⁶
- **Question for public official or candidate:** Do you support increased research about these populations and ensuring access to comprehensive health care for the LGBT community?
 - **Question for public official or candidate:** Special training may be necessary to improve health providers' ability to appropriately serve such populations as the transgender persons. Would you be willing to support the incorporation of such training in the health curriculum?
7. **Talking Point:** Health care for female military veterans lags behind the care offered to male vets at many VA facilities. Female veterans aren't getting the same quality of outpatient care as men in about one-third of the VA's 139 facilities that offer it.
- **Question for public official or candidate:** Women who serve their country in the armed forces deserve high quality and comprehensive medical treatment. Do you support enacting legislation to ensure that women vets' needs are promptly and adequately met? As well as researching how serving in Iraq and Afghanistan has affected the physical, mental and reproductive health of women?

⁴ Disparities in Breast Cancer Treatment for women with disabilities.
http://bidmc.harvard.edu/tools/newsnow/pr_out.asp?pr_id=1424

⁵ www.lgbthealth.net

⁶ Meyer, I (2003). Prejudice, social stress and mental health in lesbian, gay and bisexual populations: Conceptual issues and research evidence. *Psychological Bulletin* 129.674-697

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ADVOCACY TALKING POINTS AND QUESTIONS No. 3

Making Health Care Affordable for Women, Families and Communities

- Talking Point:** Skyrocketing health care costs have affected everyone – not just working families, but business owners too. One of the ways that employers are dealing with this is by cutting back on offering dependent health insurance coverage. This is having a devastating affect on women and children because we're less likely to get insurance through our own jobs, which are often part-time with no benefits, and more likely to rely on dependent coverage.

 - **Question for public official or candidate:** What will you do to make sure that all employees, including part-time workers, and dependents have access to affordable health care?
- Talking Point:** Women are acutely hurt by the high cost of health care because we earn less money and have higher health costs than men. The inequity is even worse in the 75 percent of states where insurance companies can charge women more than they charge men for the same health insurance plan. This gender discrimination squeezes the budgets of women and families and it's not fair.

 - **Question for public official or candidate:** We rely on government to be a watchdog over insurance companies and to make sure they treat people fairly. Will you stop insurance companies from discriminating against women and making health care unaffordable for us by charging women more than men?
- Talking Point:** The health care crisis is one of the biggest worries for women who are concerned about our families' health care and economic well-being. The best way to give women peace of mind and make sure families can get affordable health care is to enact comprehensive health reform. This would give every family a choice of a quality, health plan that is affordable to buy and use.

 - **Question for public official or candidate:** What will you do to make sure everyone in the United States has quality, affordable health coverage that is always available for women and our families?
- Talking Point:** Some politicians say we can get people to use health care more efficiently with health reform plans like Health Savings Accounts that make people pay more of their own health care costs. But these proposals put an unfair burden on women because we need and use more health care services. A woman with this kind of plan who is having a baby, for example, might have to pay as much as \$20,000 for the birth of her child.

 - **Question for public official or candidate:** Will you pledge to oppose health reform plans that expose women to even greater out-of-pocket medical costs and put us more at risk for being overwhelmed by medical debt?