

Education matters: Study of women's health insurance links education to coverage

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Attention college grads: Your degree may be the key to both a career and better health coverage. According to a new study of women's health insurance from the UCLA Center for Health Policy Research, women without a high school diploma were nearly four times more likely to be uninsured as women with a college degree.

The policy brief, which examines [health insurance](#) coverage alongside a range of topics, including age, income, ethnicity, family structure and education, is based on data from the 2007 California Health Interview Survey (CHIS), the nation's largest state health survey.

The authors found that nearly 2.5 million California women between the ages of 18 and 64 were uninsured at some time during 2007. Among those most likely to be uninsured were Latinas (35 percent) and American Indian/Alaska Natives (26 percent), very low-income women (42 percent), single women without children (28 percent), and single mothers (27 percent).

Education was also a major indicator of [insurance status](#). Four out of 10 women (42 percent) without a high school degree did not have health insurance, in contrast to 11 percent of college-educated women. But even one-quarter of women with a high school degree lacked coverage — an uninsurance rate more than twice that of college-educated women.

College-educated women were also far more likely to have job-based coverage: 75 percent of women with a college degree had health insurance from an employer, compared with 49 percent of those with a high school degree and 23 percent of those who had not graduated high school.

"[Health insurance coverage](#) and education are clearly linked," said Roberta Wyn, a women's health expert and lead author of the policy brief.

Today's tough job market might make getting and maintaining employment-based insurance coverage particularly challenging for young women between the ages 18 and 29, who are the most likely to be uninsured of all age groups. Three in 10 younger women (31 percent) were uninsured in 2007, primarily because this group had the lowest rate of job-based coverage, with only 39 percent having insurance from an employer.

Since the 2007 CHIS was conducted, the economic downturn has likely made those numbers worse, Wyn noted.

With the passage of health care reform, young adults will be able to stay on their parents' insurance up to the age of 26. However, although that policy technically begins as soon as Sept. 23, 2010, for many it will not be in effect until the renewal date of the policy — typically January 2011.

Provided by University of California - Los Angeles

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