

Insurance Coverage among Women of Reproductive Age in Iowa

The Affordable Care Act established several provisions aimed at reducing the uninsurance rate, and the number of uninsured women of reproductive age (15–44) in the United States fell from 12.7 million in 2013 to 7.5 million in 2017.

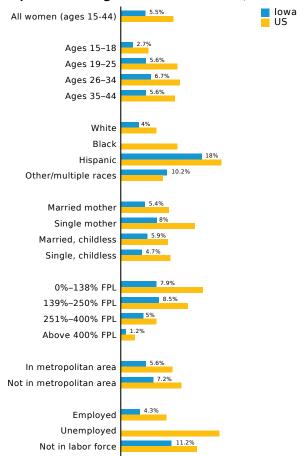
In Iowa, which expanded Medicaid under the Affordable Care Act, the uninsurance rate fell from 12.2 percent in 2013 to 5.5 percent in 2017. Despite these gains, approximately 33,000 Iowa women of reproductive age remained uninsured in 2017.

Uninsurance Rate among Subgroups of Women in Iowa and the US, 2017

Uninsured women are vulnerable to well-documented access, affordability, and health problems associated with lacking insurance coverage, including potentially limited access to family planning and other reproductive health services.

- Women of reproductive age in lowa had a lower uninsurance rate (5.5 percent) than similar women nationwide (11.7 percent) in 2017 (figure 1).
- Within Iowa, Hispanic women, women with incomes at or below 138 percent of the FPL, women with incomes between 139 and 250 percent of the FPL, unemployed women, and women not in the labor force had higher uninsurance rates than the state average for all women of reproductive age in 2017.
- Reducing the uninsurance rate among women
 of reproductive age in lowa may require further
 expanding access to Medicaid or other highly
 subsidized insurance, as well as targeted
 outreach and enrollment efforts to subgroups
 of already eligible women with the highest
 uninsurance rates.

Figure 1. Uninsurance Rate among Subgroups of Women of Reproductive Age in Iowa and the US, 2017

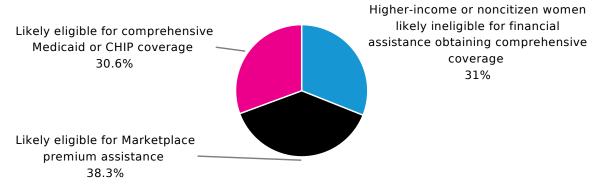


Source: Urban Institute analysis of 2017 American Community Survey. **Note:** FPL is federal poverty level. White, black, and other/multiple race are non-Hispanic. Subgroups with no state estimate had a sample size smaller than 200. Differences reported in text are significant at p < 0.05.



FIGURE 2

Potential Eligibility for Financial Assistance Obtaining Coverage among Uninsured Women of Reproductive Age in Iowa 2017



Source: Urban Institute analysis of 2017 American Community Survey.

Note: CHIP is the Children's Health Insurance Program. For detailed category definitions, see Health Insurance Coverage for Women of Reproductive Age, 2017. Some uninsured women in all categories may be eligible for or enrolled in a Medicaid plan that covers family planning services only. Some uninsured women in all categories may be eligible for or enrolled in a Medicaid plan that covers family planning services only. Some women likely eligible for Marketplace premium assistance may be eligible for more affordable coverage through a state-specific program.

Some women may remain uninsured because they lack an affordable coverage option, but others may not enroll in an affordable Medicaid, Children's Health Insurance Program, or Marketplace plan because of a lack of awareness of their eligibility, administrative burdens, or concerns about enrolling in a public program. Among approximately 33,000 uninsured women of reproductive age in lowa in 2017 (figure 2),

- about 30.6 percent were likely eligible for comprehensive Medicaid or Children's Health Insurance Program coverage based on their income;
- another 38.3 percent were likely eligible for assistance with premiums for Marketplace coverage based on their income, including 0 percent with incomes between 100 and 138 percent of the FPL;
- about 0 percent were women with incomes below the FPL who were likely ineligible for assistance obtaining comprehensive Medicaid, Children's Health Insurance Program, or Marketplace coverage; and
- about 31 percent were likely ineligible for assistance obtaining comprehensive health insurance, including noncitizens, (26.5 percent) and women with incomes above 400 percent of the FPL (4.5 percent).

Looking Ahead

Following Medicaid expansion in lowa, the uninsurance rate fell from 12.2 percent in 2013 to 5.5 percent in 2017. Despite coverage gains, approximately 33,000 lowa women of reproductive age remained uninsured in 2017. In addition to continuing to monitor the uninsurance rate, it will be critical to track women's ability to access the general and reproductive health services they need. This will include monitoring the availability and capacity of providers that disproportionately serve low-income and uninsured women, such as community health centers and Title X clinics.