

# Health care is increasingly unaffordable for people with employer-sponsored health insurance—especially women: Analysis

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Health care is growing less affordable for U.S. adults—particularly women—with employer-sponsored health insurance, according to an

analysis by researchers at the NYU School of Global Public Health published in the *Journal of the American Medical Association (JAMA)*.

"In recent years, employer-sponsored health [insurance](#) has become less adequate in providing financial protection for all kinds of health care services," said Avni Gupta, a Ph.D. student in the Department of Public Health Policy and Management at NYU School of Global Public Health and the lead author of the *JAMA* analysis.

The majority of working-age adults in the U.S. (61% as of 2019) obtain health insurance coverage through their employers. Despite improvements in employer-sponsored insurance by the Affordable Care Act—including extending parents' coverage to uninsured young adults, eliminating copays and deductibles for preventive services, and implementing maternal care coverage—[health care costs](#) and out-of-pocket expenditures have continued to rise.

Using the National Health Interview Survey, a nationally representative annual survey conducted by the Centers for Disease Control and Prevention, the researchers analyzed data from 2000 to 2020 for more than 238,000 adults aged 19 to 64 years who obtained their health care coverage through an employer or union.

Women with employer-sponsored insurance found all types of health care services to be less affordable than men. On average, 3.9% of women and 2.7% of men reported that medical care was unaffordable, 8.1% of women and 5.4% of men said [dental care](#) was unaffordable, 5.2% of women and 2.7% of men said [prescription medications](#) were unaffordable, and 2.1% of women and 0.8% of men reported that [mental health](#) care was unaffordable.

"Lower incomes and higher health care needs among women could be driving these differences in reported affordability," said Gupta.

"Employer-sponsored insurance plans need to redesign their benefit packages to reduce sex-based disparities."

Over the two decades studied, both women and men found nearly all health care services to be less affordable in recent years compared to the early 2000s (although affordability for some services improved in certain years). For instance, approximately 6% of women found medical care unaffordable in 2020 compared to 3% in 2000, and roughly 3% of men said medical care was unaffordable in 2020 compared to 2% in 2000.

"People with [health insurance coverage](#) provided by employers generally think they are protected, but our findings show that health-related benefits have been eroding over time," said José A. Pagán, professor and chair of the Department of Public Health Policy and Management at the NYU School of Global Public Health and the co-author of the *JAMA* analysis.

Mental health and dental services showed particularly troubling trends in affordability. Women's inability to afford [mental health care](#) sharply increased in the last few years studied—tripling from around 2% to more than 6%—while both men's and women's inability to afford dental services persistently remained the highest of all services every year from 2000 through 2020.

**More information:** Trends in Reported Health Care Affordability for Men and Women With Employer-Sponsored Health Insurance Coverage in the US, 2000 to 2020, *Journal of the American Medical Association* (2022). [DOI: 10.1001/jama.2022.19566](https://doi.org/10.1001/jama.2022.19566)

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