

The Price of Being a Woman

Part I: Maternity Coverage

Women Paying the Difference: A survey of the Individual Insurance Market in Pennsylvania



Introduction

Women continue to face barriers and unfair practices when buying health insurance in the individual as well as small group market. Specifically, individual market health plans tend to exclude services that only benefit women. Chief among them is maternity care.

In trying to evaluate these problems from the consumer perspective, Maternity Care Coalition developed a study to replicate the experience of searching for and purchasing health insurance plans online. Findings showed that only 20% of best-selling individual insurance plans available on eHealthInsurance.com, a leading online source for insurance sales, offer maternity coverage in Pennsylvania.

In addition to the lack of maternity coverage in individual insurance plans, the study found that the consumer experience of shopping for insurance online is often complicated and difficult to navigate. Two identical female consumers may find widely varied plan offerings based on where they live, which insurance portal they use, or what insurance company they choose. There are many “wrong doors” for consumers to enter, making it virtually impossible to identify all plan options available to women.

Exactly how many women are affected by this? According to the Kaiser Family Foundation in 2010, 294,400 women bought insurance in the individual market. For the 12% of women in Pennsylvania who are currently uninsured – those who lack access to employer coverage or earn too much to qualify for a public program – the individual insurance market is the last resort for coverage.

Nationwide, nine states have taken legislative action to mandate maternity coverage in all individual health insurance plans, including our neighbors New York and New Jersey. The vast majority of consumers, however, will continue to face gender discrimination when buying health insurance until the Patient Protection and Affordable Care Act – which requires maternity coverage as part of the so-called Essential Health Benefits – is fully implemented.

One thing is clear: between now and 2014, consumers will continue to pay the price of being a woman, which can sometimes mean the difference between being able to gain access to maternity care or not.



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Availability of Maternity Coverage in Pennsylvania

Executive Summary

1. 12 Pennsylvania cities were examined in this study. Only 20% of best-selling individual insurance plans across these cities offer maternity coverage.
2. In Philadelphia, 19 out of 74 plans offer maternity coverage.
 - a. Among the 19 plans that offer maternity coverage, the average premium cost is \$239.45 per month with deductibles that range from \$0 to \$5,000.
 - b. Among the 55 plans that do not offer maternity coverage, the average premium cost is \$130.99 with deductibles that range from \$0 to \$10,000.
3. In Pittsburgh, 12 out of 61 plans offer maternity coverage.
 - a. Among the 12 plans that offer maternity coverage, the average premium cost is \$193.71 per month with deductibles that range from \$0 to \$4,000.
 - b. Among the 49 plans that do not offer maternity coverage, the average premium cost is \$119.46 with deductibles that range from \$750 to \$10,000.
4. Consumer search results vary depending on the health insurance portal used, geographic region of the applicant, and the health insurance company offering the plan.
5. Information that the consumer encounters during an online search process does not reflect the total number of plans available on the market, and as such the process of buying health insurance can be further complicated and difficult to navigate.

What We Did

Employing a similar methodology to the National Women's Law Center 2012 *Turning to Fairness* report, information was sought on the availability of maternity services to those buying insurance plans in the Pennsylvania individual insurance market. Data used in this report was gathered from the best-selling plans offered on the eHealthInsurance website (<http://www.ehealthinsurance.com>), which is the nation's largest private online insurance exchange for individuals. "Best-selling" status is assigned by eHealthInsurance.com based on the number of applications submitted through its website and approved by the insurance company.

The data provided in this study does not represent all best-selling individual insurance plans available in Pennsylvania, as some insurance companies do not market their plans through

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the eHealthInsurance distribution channel or to every geographic region in the state. Therefore, online search results vary depending on the health insurance portal used, geographic region of the applicant, and the health insurance company offering the plan. According to information provided to the Senate Banking and Insurance Committee in August 2012, between 50 to 100% of individual insurance plans offer embedded maternity coverage benefits in the Commonwealth. This compares with a range of 13 to 28% of best-selling plans that were found to offer embedded maternity coverage in our eHealthInsurance survey of 12 cities across the state, including Philadelphia and Pittsburgh.

For this study, information was submitted using a hypothetical 25-year-old female applicant, who was applying for plans with a coverage start date of July, 2012. She was listed as a non-smoker living in the following zip codes: 19130, 17112, 15123, 18109, 16502, 16602, 19604, 17601, 19633, 17235, 16803, and 18505. Evaluations were then made regarding the number of best-selling plans available, maternity riders, the number of plans with maternity coverage, and the cost of plans with embedded maternity benefits.

Availability of Maternity Coverage in Pennsylvania

Applicant: Rachel

Gender: Female
 DOB: 5/26/1987
 Date of Search: 6/6/2012
 Date to start Coverage: 7/7/2012
 Smoker: No
 Zip Codes: Below

Rachel is a 25-year-old applying for an individual insurance plan in several cities throughout Pennsylvania. She is a non-smoker with no pre-existing conditions, and is interested in a plan that covers maternity. In the 12 cities where she conducted her search, maternity coverage is largely unavailable, with only 20.1% of plans offering it as an embedded benefit. Depending on which city defines the parameters of her search, as few as 13.4% of plans offer maternity coverage. Eight cities offer individual insurance plans with maternity riders, a supplemental insurance plan with an additional, often costly, monthly premium.

City	Total Number of Plans Available	Plans with Maternity Coverage	Percentage of Plans with Maternity Coverage	Plans that Offer Maternity Riders
Philadelphia (19130)	74	19	25.67%	0
Pittsburgh (15123)	61	12	19.67%	0
Harrisburg (17112)	89	15	16.85%	11
Allentown (18109)	89	15	16.85%	11
Erie (16502)	61	12	19.67%	0
Altoona (16602)	75	15	20%	11
Reading (19604)	89	15	16.85%	11
Lancaster (17601)	89	15	16.85%	11
Gettysburg (17235)	75	12	16%	0
Scranton (18509)	91	28	30.76%	11
Mansfield (19633)	87	24	27.58%	11
State College (16803)	82	11	13.40%	11

Cost of Best-selling Plans in Philadelphia

Applicant: Rachel

Gender: Female
 DOB: 5/26/1987
 Date of Search: 6/6/2012
 Date to start Coverage: 7/7/2012
 Smoker: No
Zip Code: 19130

Rachel is a 25-year-old applying for health insurance in Philadelphia. She searched all best-selling plans and found that there are 74 plans available to her. First, Rachel looked at the 19 plans that cover maternity without a rider. Among these 19 plans, she can expect to pay an average premium of \$239.45 per month with a deductible that ranges from \$0 to \$5,000.

Include Maternity Coverage		✓Yes	No
Insurance Company	Plan	Premium* (\$/Mo)	Deductible* (\$)
Health America One	Choice1 \$4000	143.80	4,000.00
Health America One	Choice1 \$2000	163.29	2,000.00
Aetna	HMO 1500	164.00	1,500.00
Aetna	HMO 50	169.00	0.00
Independence Blue Cross	Keystone HMO \$5000 Deductible	170.35	5,000.00
Health America One	Choice1 \$1250	183.92	1,250.00
Independence Blue Cross	Keystone HMO \$2500 Deductible	188.28	2,500.00
Aetna	HMO 30	195.00	0.00
Independence Blue Cross	Keystone HMO \$1500 Deductible	215.17	1,500.00
Health America One	Copay \$90 \$2000	215.37	2,000.00
Aetna	HMO 20	228.00	0.00
Health America One	Copay %80 \$500	243.30	500.00
Health America One	Copay %100 \$1200	257.79	1,200.00
Independence Blue Cross	Keystone HMO \$30 Copay	260.00	0.00
Independence Blue Cross	Keystone HMO \$20 copay	276.64	0.00
Independence Blue Cross	Keystone HMO \$15 Copay	307.39	0.00
Independence Blue Cross	Keystone HMO \$10 Copay	343.24	0.00
Health America One	Copay %100 \$0 \$25/\$50	407.95	0.00
Health America One	Copay %100 \$0	417.08	0.00
19 out of 74 plans include maternity		Average	Deductibles
*Premiums and deductibles are just two components that help determine the cost of maternity care under any given plan.		Premium Cost:	range from
		\$239.45	\$0-\$5,000

Cost of Best-selling Plans in Philadelphia

Next Rachel looked at the 55 plans available to her that did not offer maternity care. If she chooses one of these plans, she will pay an average premium of \$130.99 per month with a deductible ranging from \$0 to \$10,000.

Include Maternity Coverage		Yes	No✓
Insurance Company	Plan	Premium* (\$/Mo)	Deductible* (\$)
United Health One	Saver 80	52.75	10,000.00
United Health One	Copay Select Saver - 10000	62.95	10,000.00
United Health One	Copay Select Value - 10000	66.55	10,000.00
Aetna	Preventative and Hospice Care 3000 (HSA compatible)	72.00	3,000.00
United Health One	Copay Select Saver - 7500	72.39	7,500.00
United Health One	Copay Select 70 - 10000	75.90	10,000
Celtic	Celtic Basic PPO 80/20 Plan	79.97	5,000.00
United Health One	Saver 80	81.68	2,500.00
United Health One	Copay Select Saver - 5000	84.77	5,000.00
Aetna	PPO 7500 with Unlimited Primary Care Visits Plus Dental	87.00	7,500.00
United Health One	Copay Select Value - 5000	89.69	5,000.00
Aetna	PPO Value 2500	95.00	2,500.00
Aetna	PPO 5000	96.00	5,000.00
Aetna	PPO High Deductible 5000 (HSA Compatible)	96.00	5,000.00
Independence Blue Cross	PPO 8000 Deductible	97.00	8,000.00
Celtic	Celtic Saver HSA Health Plan - 2600 Deductible	99.67	2,600.00
United Health One	Copay Select 70 - 5000	102.50	5,000.00
Celtic	Celtic Basic PPO 80/20 Plan	103.35	2,500.00
United Health One	Copay Select Value - 3500	104.70	3,500.00
Health America One	Rewards \$5000	105.13	5,000.00
Aetna	PPO 3500	107.00	3,500.00
United Health One	HSA 100 Value - 5000	108.09	5,000.00
Independence Blue Cross	PPO 5000 HSA	109.00	5,000.00
Aetna	PPO Value 1500	113.00	1,500.00
Aetna	PPO High Deductible 3000 (HSA Compatible)	114.00	3,000.00
United Health One	HSA 100 - 5000	114.73	5,000.00
United Health One	Copay Select Value - 2500	115.96	2,500.00
Celtic	Celtic Basic PPO 80/20 Plan	121.95	1,500.00
Health America One	QHDHP %100 \$3750	124.86	3,750.00

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Aetna	PPO 2500	126.00	2,500.00
United Health One	Copay Select 70 - 2500	132.69	2,500.00
United Health One	HSA 100 Value - 2500	136.83	2,500.00
Independence Blue Cross	PPO 3000 HSA	137.00	3,000.00
Health America One	Rewards \$2500	137.86	2,500.00
United Health One	Copay Select Value - 1500	138.48	1,500.00
Health America One	QHDHP \$100 \$2500	143.12	2,500.00
United Health One	HSA 100 - 2500	145.31	2,500.00
United Health One	Plan 100	145.31	2,500.00
Independence Blue Cross	PPO 5000 Deductible	149.00	5,000.00
United Health One	Copay Select 80 - 2500	151.92	2,500.00
Celtic	CeltiCare II PPO 80/20 Plan	151.98	5,000.00
Health America One	Rewards \$1750	154.55	1,750.00
United Health One	Copay Select Value - 1000	156.62	1,000.00
United Health One	Copay Select 70 -1500	158.57	1,500.00
Aetna	PPO 1500	159.00	1,500.00
Independence Blue Cross	PPO 2500 Deductible	171.00	2,500.00
Celtic	CeltiCare II PPO 100/0 Plan	177.18	5,000.00
Health America One	QHDHP %100 \$1250	179.39	1,250.00
United Health One	Copay Select 100 - 2500	188.90	2,500.00
Aetna	PPO 750	192.00	750.00
Celtic	CeltiCare II PPO 80/20 Plan	196.68	2,500.00
Independence Blue Cross	PPO \$30 Copay	221.00	0.00
Celtic	CeltiCare II PPO 80/20 Plan	251.05	1,500.00
Celtic	CeltiCare II PPO 100/0 Plan	256.35	2,500.00
Celtic	CeltiCare II PPO 80/20 Plan	293.18	1,000.00
55 out of 74 plans do not include maternity		Average	Deductibles
*Premiums and deductibles are just two components that help determine the cost of maternity care under any given plan.		Premium Cost:	range from
		\$130.99	\$0-\$10,000

Cost of Best-selling Plans in Pittsburgh

Applicant: Laura

Gender: Female
 DOB: 6/3/1987
 Date of Search: 6/6/2012
 Date to start Coverage: 6/7/2012
 Smoker: No
Zip Code: 15219

Laura is a 25-year-old applying for health insurance in Pittsburgh. She searched all best-selling plans and found that there are 61 plans available to her. First, Laura looked at the 12 plans that cover maternity without a rider. Among these 12 plans, she can expect to pay an average premium of \$193.71 per month with a deductible that ranges from \$0 to \$4,000.

Include Maternity Coverage		✓Yes	No
Insurance Company ¹	Plan	Premium* (\$/Mo)	Deductible*(\$)
Health America One	Choice1 \$4000	95.87	4,000.00
Health America One	Choice1 \$2000	108.58	2,000.00
Health America One	Choice1 \$1250	122.04	1,250.00
Health America One	Copay 90% \$2000	158.00	2,000.00
Health America One	Copay 80% \$500	178.29	500.00
Health America One	Copay 100% \$1200	188.81	1,200.00
Aetna	HMO 1500	202.00	1,500.00
Aetna	HMO 50	208.00	0.00
Aetna	HMO 30	241.00	0.00
Aetna	HMO 20	281.00	0.00
Health America One	Copay 100% \$0 \$25/\$50	297.88	0.00
Health America One	Copay 100% \$0	304.50	0.00
12 out of 61 plans include maternity		Average	Deductibles
*Premiums and deductibles are just two components that help determine the cost of maternity care under any given plan.		Premium Cost:	range from
		\$193.71	\$0-\$4,000

¹ One of the major insurance companies in the Pittsburgh geographic region, Highmark, is not reflected in these search results, as Highmark does not use eHealthInsurance as a distribution channel for its insurance products.

Cost of Best-selling Plans in Pittsburgh

Next Laura looked at the 49 plans available to her that did not offer maternity care. If she chooses one of these plans, she will pay an average premium of \$119.46 per month with a deductible ranging from \$750 to \$10,000.

Include Maternity Coverage	Yes	No✓
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Insurance Company	Plan	Premium* (\$/Mo)	Deductible* (\$)
United Health One	Saver 80	52.76	10,000.00
United Health One	Copay Select Saver - 10000	62.95	10,000.00
United Health One	Copay Select Value - 10000	66.55	10,000.00
Health America One	Rewards \$5000	68.61	5,000.00
Celtic	Celtic Basic PPO 80/20 Plan	68.90	5,000.00
Aetna	Preventative and Hospice Care 3000 (HSA Compatible)	72.00	3,000.00
United Health One	Copay Select Saver - 7500	72.39	7,500.00
United Health One	Copay Select 70 - 10000	75.90	10,000.00
United Health One	Saver 80	81.68	2,500.00
Health America One	QHDHP 100% \$3750	83.51	3,750.00
Aetna	PPO 7500 with Unlimited Primary Care Visits Plus Dental	84.00	7500.00
United Health One	Copay Select Saver - 5000	84.77	5,000.00
Celtic	Celtic Saver HSA Health Plan - 2600 Deductible	85.91	2,600.00
Celtic	Celtic Basic PPO 80/20 Plan	89.05	2,500.00
United Health One	Copay Select Value - 5000	89.69	5,000.00
Health America One	Rewards \$2500	89.98	2,500.00
Aetna	PPO Value 2500	95.00	2500.00
Health America One	QHDHP 100% \$2500	95.42	2,500.00
Aetna	PPO 5000	96.00	5,000.00
Aetna	PPO High Deductible 5000 (HSA Compatible)	96.00	5,000.00
Health America One	Rewards \$1750	100.87	1,750.00
United Health One	Copay Select 70 - 5000	102.50	5,000.00
United Health One	Copay Select Value - 3500	104.70	3,500.00
Celtic	Celtic Basic PPO 80/20 Plan	105.08	1,500.00
Aetna	PPO 3500	107.00	3,500.00
United Health One	HSA 100 Value - 5000	108.09	5,000.00
Aetna	PPO Value 1500	113.00	1,500.00
Aetna	PPO High Deductible 3000 (HSA Compatible)	114.00	3,000.00
United Health One	HSA 100 - 5000	114.73	5,000.00
Health America One	QHDHP 100% \$1250	115.84	1250.00

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United Health One	Copay Select Value - 2500	115.96	2,500.00
Aetna	PPO 2500	126.00	2500.00
United Health One	Copay Select 70 - 2500	132.69	2,500.00
United Health One	HSA 100 Value - 2500	136.83	2,500.00
United Health One	Copay Select Value - 1500	138.48	1,500.00
Celtic	CeltiCare II Select PPO 80/20 Plan	138.55	5,000.00
United Health One	HSA 100 - 2500	145.31	2,500.00
United Health One	Plan 100	145.31	2,500.00
United Health One	Copay Select 80 - 2500	151.92	2,500.00
United Health One	Copay Select Value - 1000	156.62	1,000.00
United Health One	Copay Select 70 - 1500	158.57	1,500.00
Aetna	PPO 1500	159.00	1,500.00
Celtic	CeltiCare II Select PPO 100/0 Plan	161.52	5,000.00
Celtic	CeltiCare II Select PPO 80/20 Plan	179.29	2,500.00
United Health One	Copay Select 100 - 2500	188.90	2,500.00
Aetna	PPO 750	192.00	750.00
Celtic	CeltiCare II Select PPO 80/20 Plan	228.86	1,500.00
Celtic	CeltiCare II Select PPO 100/0 Plan	233.69	2,500.00
Celtic	CeltiCare II Select PPO 80/20 Plan	267.26	1,000.00
49 out of 61 plans do not include maternity		Average	Deductibles
*Premiums and deductibles are just two components that help determine the cost of maternity care under any given plan.		Premium Cost:	range from
		\$119.46	\$750-\$10,000