



HEALTH INSURANCE COVERAGE AMONG SAME-SEX COUPLES: *DISPARITIES AND TRENDS UNDER DOMA*

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American Public Health Association
Social Contexts and Social Determinants of LGBT Health
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Disclosure Statement

No relationships to disclose

Acknowledgments

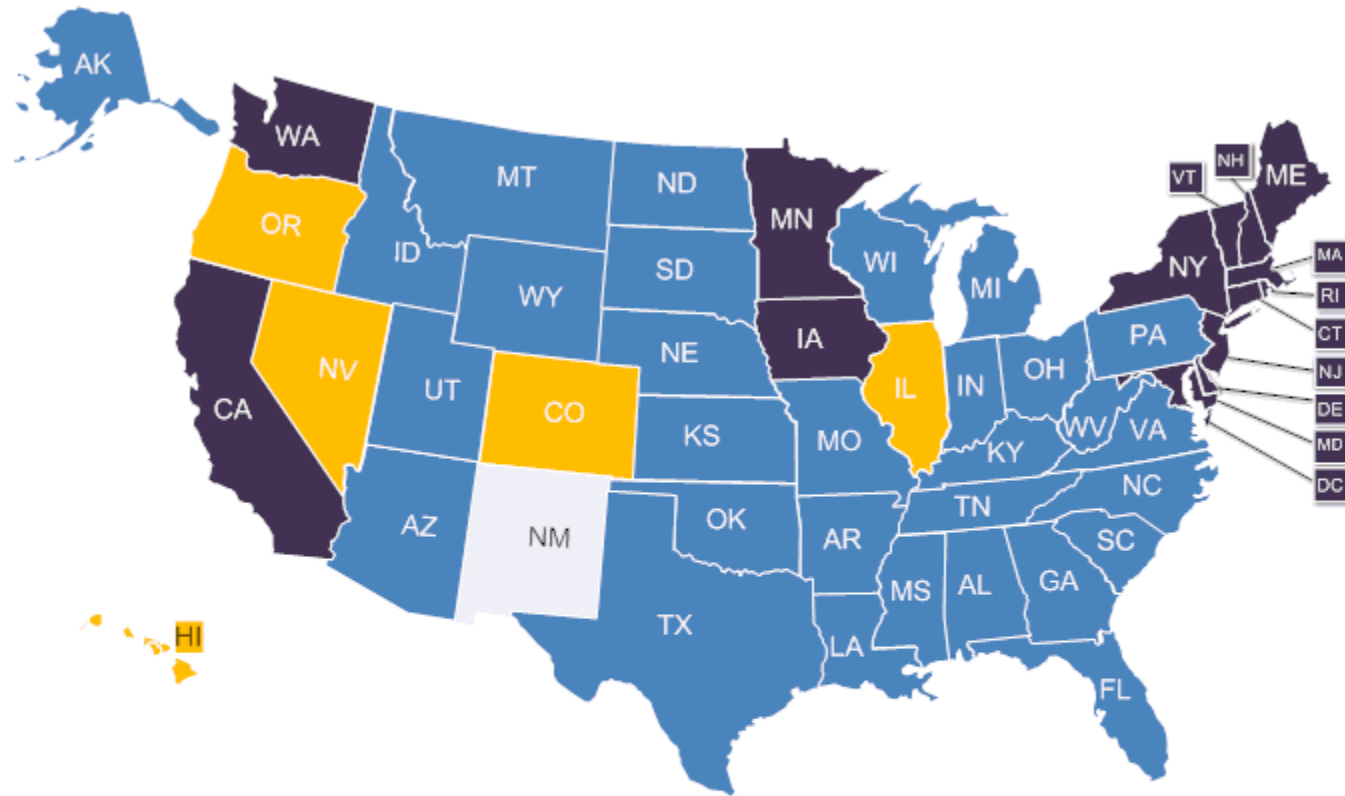
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State marriage policy rapidly evolving



LEGEND

- Defines marriage as relationship between a man and a woman
- State DOMA law but allows civil unions or domestic partnership
- States with statute or judicial decision allowing same-sex marriage
- State with no legislation on same-sex marriage or civil unions

Source: National Conference of State Legislatures

Why does marriage matter?

Most Americans are covered through a family member's employer health plan

- “Legal” spouse
- Dependent children

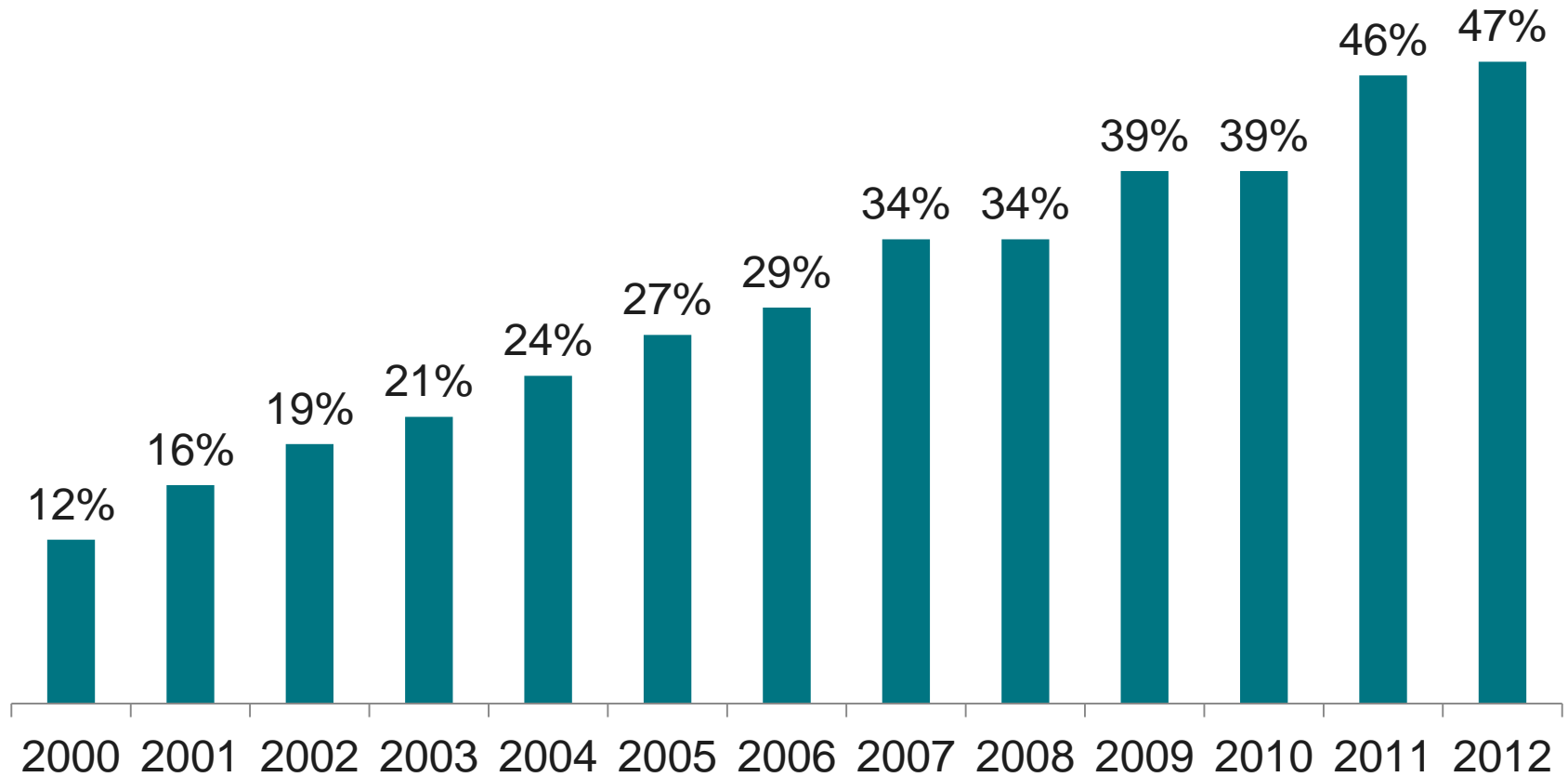
Definition of Eligible Dependents

The individuals listed on the chart on the following page are considered eligible dependents for the Plan. In addition to specifying criteria for coverage, the chart also includes information as to whether the dependent is considered qualified for favorable tax treatment under the Plan.

| Relationship to Employee | Criteria for Coverage | Is Dependent Qualified for Tax Favored Treatment? (1) |
|--------------------------|---|---|
| Spouse | Must be legally married Your spouse must not be working full-time for an employer and receiving cash or credits 1) in place of medical coverage or 2) in exchange for medical coverage with a deductible of \$750 or greater. | Qualified |

More employers extending insurance

Large employers (500+ employees) offering same-sex domestic partner benefits



Source: 2012 Mercer National Survey of Employer-Sponsored Health Plans

Federal policies limited state action

Employee Retirement Income Security Act (ERISA)

- Health insurance coverage is mandated for same-sex spouses in 16 states, but state mandates only affect fully-insured employers (42% employees)
- Self-insured employers are regulated by the federal government, not states

Defense of Marriage Act (DOMA), 1996-2013

- Did not recognize same-sex unions at the federal level
- Insurance for same-sex spouses treated as taxable income (adds \$1,000 annually)

Source: Badget MVL. The economic value of marriage for same-sex couples. *Drake Law Review*. 2010.

The latest trend

Dropping domestic partners following state marriage reform



With same-sex marriage now available, state to end benefits for domestic partners

State says change is needed to avoid lawsuits

May 03, 2013 | By Michael Dresser and Carrie Wells, The Baltimore Sun

The O'Malley administration has notified state employees in same-sex relationships that they won't be able to include domestic partners in their health insurance anymore.

If they want coverage, they'll have to get married.

Research Questions

Is private health insurance coverage improving for same-sex couples?

Are there differences in health insurance coverage between *married* and *unmarried* same-sex couples?

Data

National Health Interview Survey (NHIS), 1997-2012

Non-elderly (25-64 years) partnered adults

- 487,561 opposite-sex married spouses
- 56,807 opposite-sex unmarried partners
- 667 same-sex spouses
- 4,005 same-sex unmarried partners

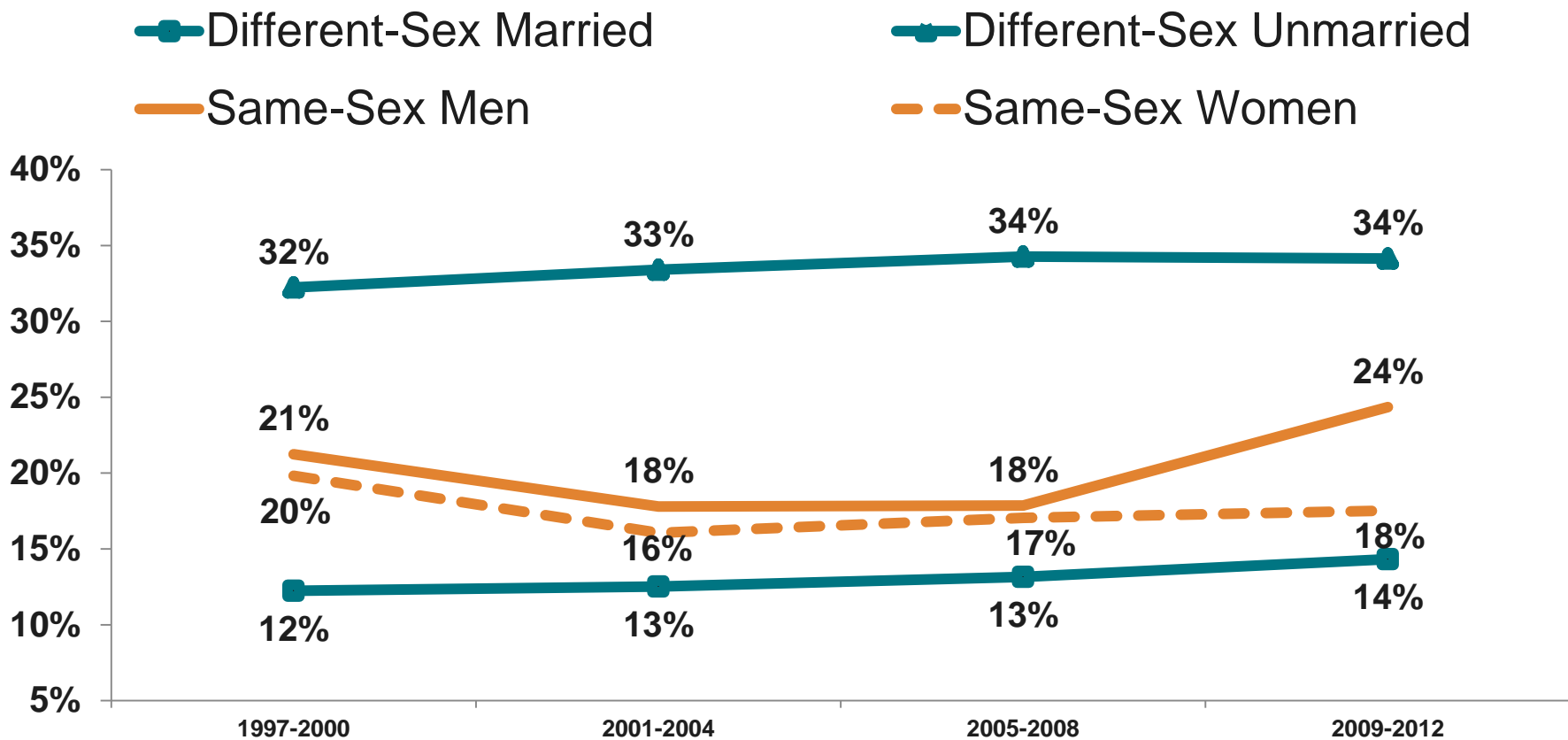
Health Insurance

- Policy holder: Employer-sponsored insurance (ESI)
- Dependent: Employer-sponsored insurance (ESI)
- Directly Purchased from Insurer
- Public Insurance (Medicaid & Medicare)
- Uninsured

Methods

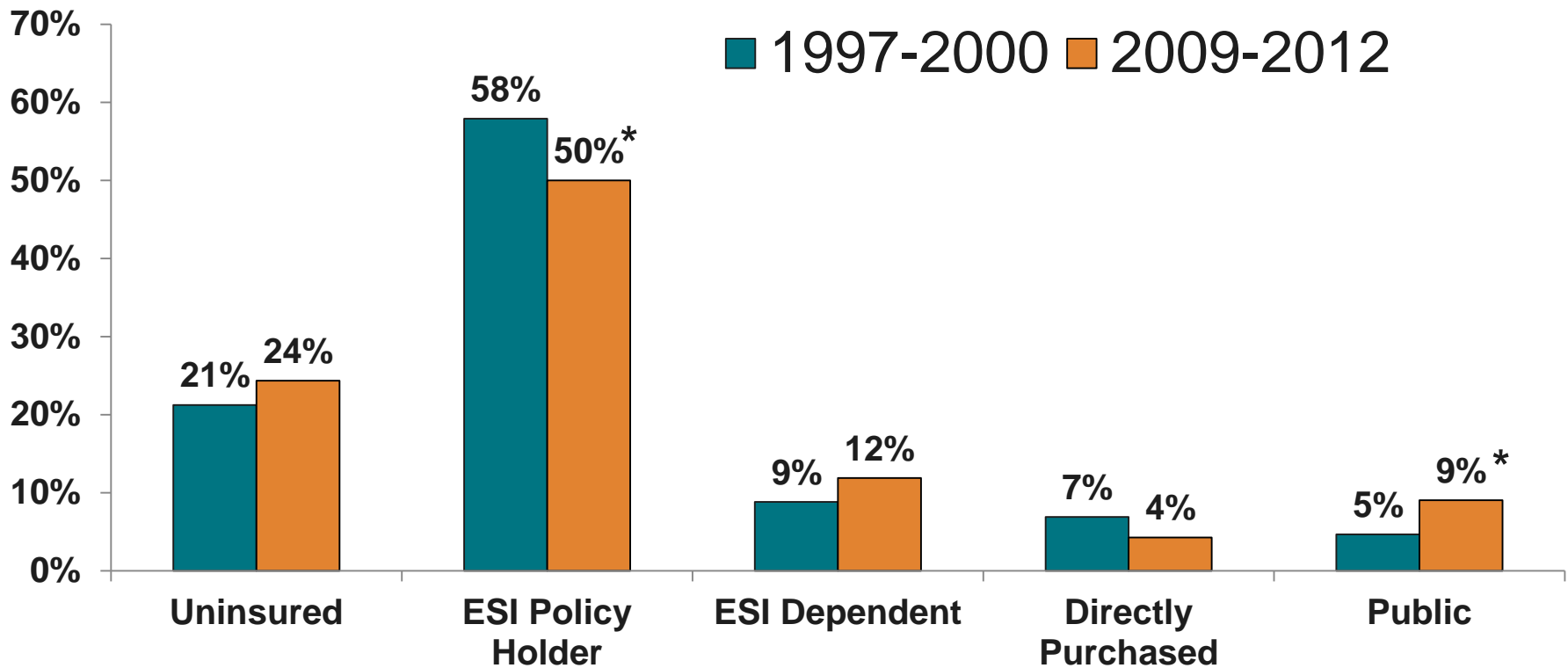
- Trends in uninsurance by relationship type
- Distributional changes in insurance coverage type
- **Multivariate analysis**
 - Logistic regression analysis estimating odds of uninsurance
 - Adjusted for age, race and ethnicity, education, poverty status, employment, region, presence of a child in household, health status and year

Uninsurance increases among most couples



Notes: Same-sex couples include all adults that identify another person in the household of the same sex as a husband, wife or unmarried partner. Source: National Health Interview Survey, 1997-2012.

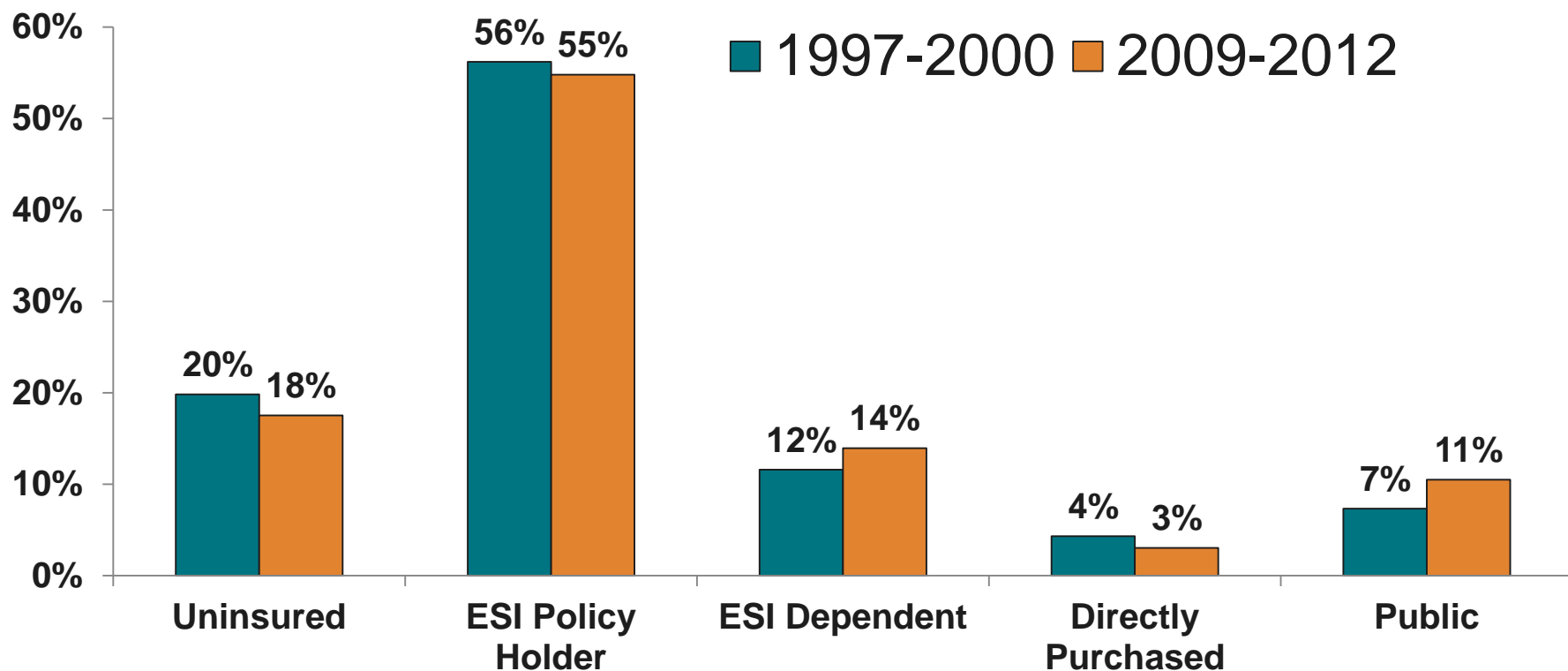
Men in same-sex relationships less likely to have ESI as policy holders



Source: National Health Interview Survey, 1997-2012.

Notes: * indicates $p < 0.05$; ** $p < 0.01$

Women in same-sex relationships more likely to have ESI as a dependent

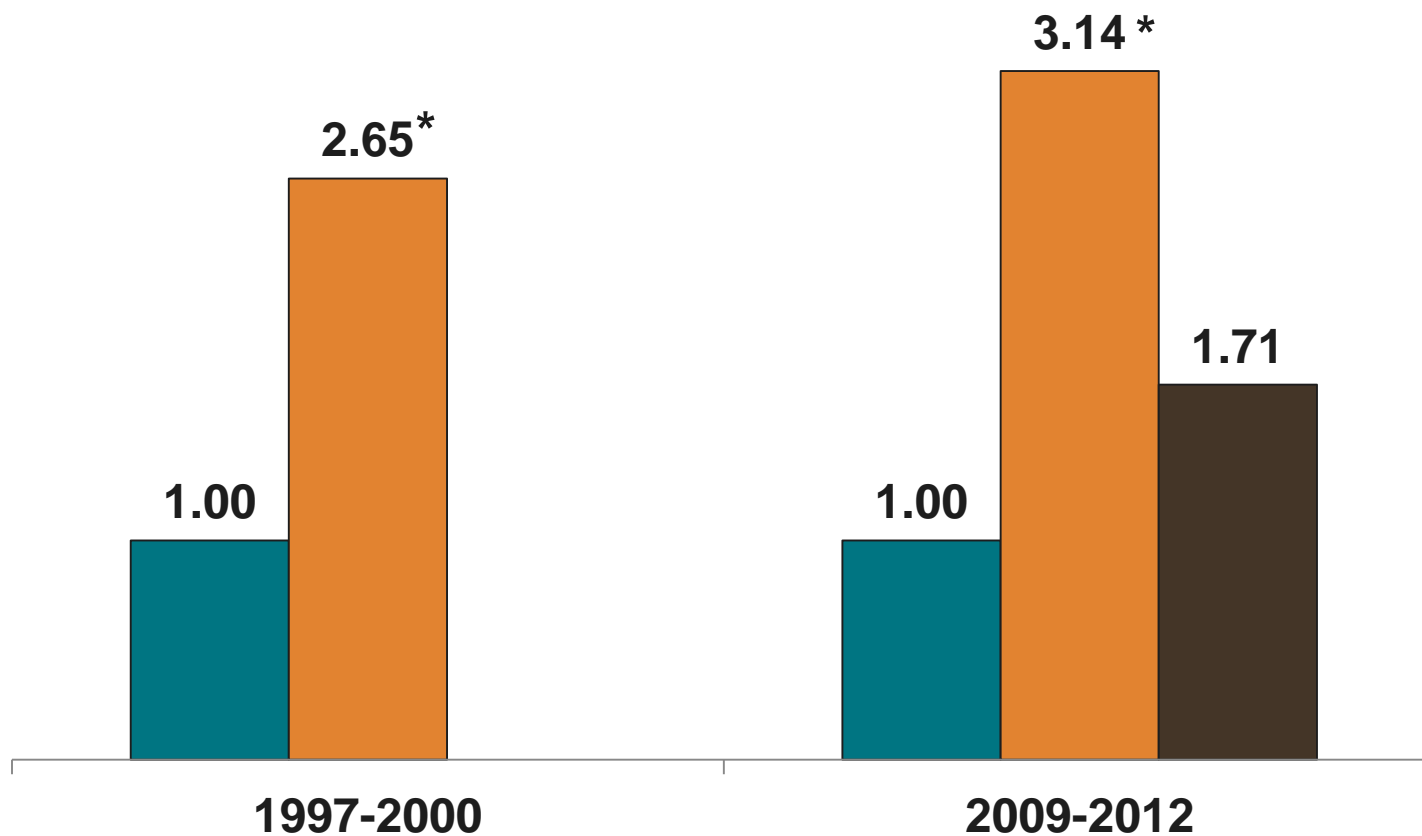


Source: National Health Interview Survey, 1997-2012.

Notes: * indicates $p < 0.05$; ** $p < 0.01$

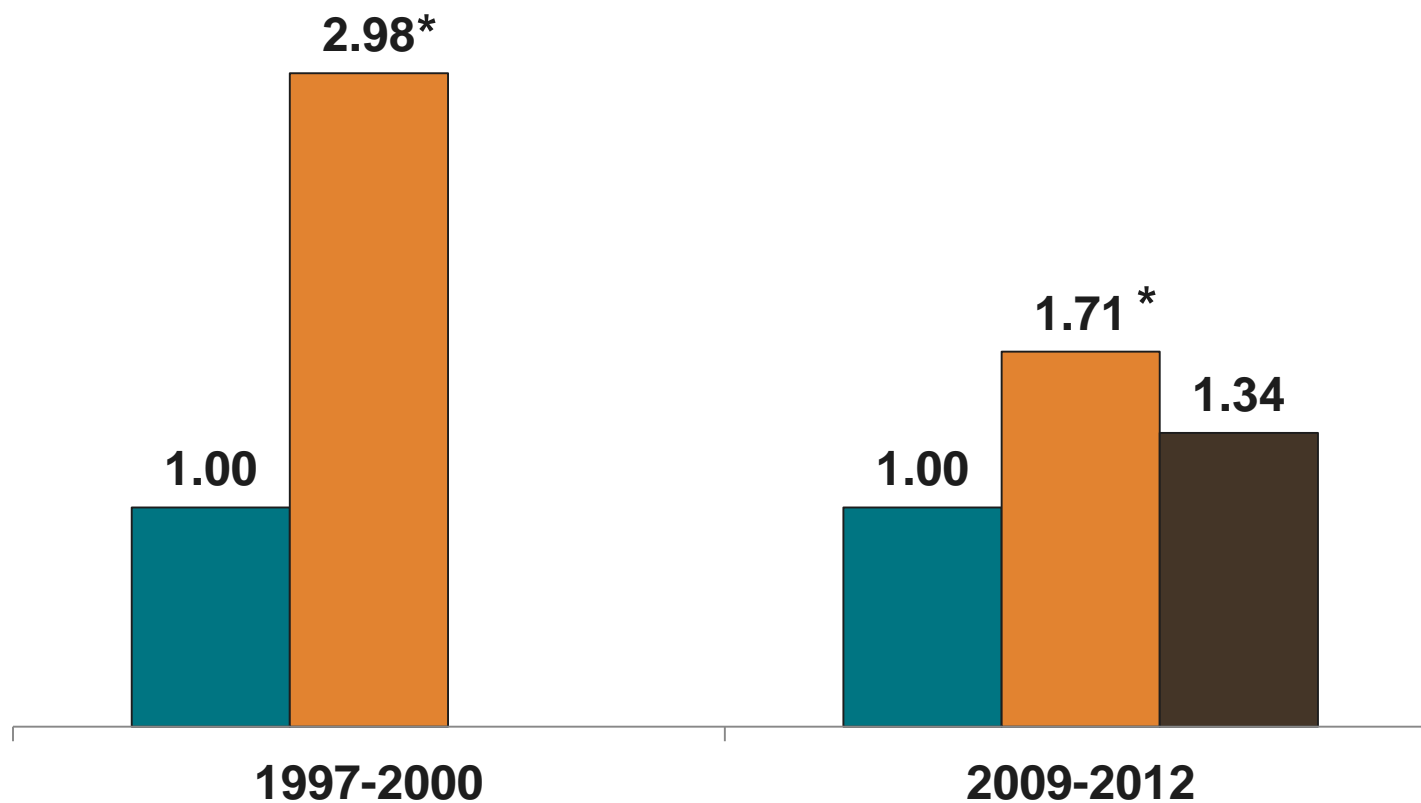
Odds Ratio of Being Uninsured, Men

■ Opposite-Sex Married ■ Same-Sex Unmarried ■ Same-Sex Married



Odds Ratio of Being Uninsured, Women

■ Opposite-Sex Married ■ Same-Sex Unmarried ■ Same-Sex Married



Key Findings

- Uninsurance has been increasing for all couples—except for women in same-sex relationships
- More adults in same-sex relationships are covered by another person's health plan as a dependent
- Unmarried same-sex couples still more likely to be uninsured

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