

SENATE CONCURRENT RESOLUTION No. 58

STATE OF NEW JERSEY

INTRODUCED MARCH 14, 1996

By Senator LIPMAN

- 1 **A CONCURRENT RESOLUTION** memorializing Congress to enact health care
2 reform legislation which ensures health care equity for women and meets
3 the health care needs of women.
- 4
- 5 **WHEREAS**, The President of the United States, with the help of Congress, is
6 engaged in developing a health care plan that would ensure that every
7 American citizen has access to some type of comprehensive and affordable
8 health care insurance; and
- 9 **WHEREAS**, Of the 39.4 million uninsured individuals in the country, 1.1 million
10 of whom live in New Jersey, more than 16 million are women. Women of
11 all ages are twice as likely to be underinsured as men in the United States
12 and women ages 55 to 64 are at the greatest risk of being underinsured;
13 and
- 14 **WHEREAS**, Women who work receive fewer health benefits than men because
15 women are more likely to work part-time or move in and out of the labor
16 force and more often than not, work in occupations and businesses which
17 do not provide health insurance; and
- 18 **WHEREAS**, The State of New Jersey is required to fund the abortions of
19 Medicaid-eligible women, placing it at a disadvantage if the federal
20 government's health care plan does not include similar coverage; and
- 21 **WHEREAS**, Two-thirds of private health insurers find that providing benefits for
22 pregnancy-related services, including termination, is cost-effective and
23 access to a continuum of reproductive services which do not interfere with
24 the patient's and physician's choices should not be diminished; and
- 25 **WHEREAS**, Fifteen million women of reproductive age have no coverage for
26 maternity care and nearly one in four pregnant women do not receive
27 adequate prenatal care; and this number is higher for minority women. In
28 New Jersey, in 1992, one in four births were to unwed mothers, yet
29 publicly-funded family planning agencies are only able to serve
30 approximately one-third of the women in need of free or subsidized
31 reproductive health care; and
- 32 **WHEREAS**, Insurance carriers are currently reducing their coverage for
33 maternity stays as a means of reducing costs in spite of adverse medical
34 and psychological consequences to families; and

1 **WHEREAS**, As of September 1995, 7,352 cases of AIDS among females have
2 been reported in New Jersey. New Jersey has the highest percentage of
3 AIDS cases in adult and adolescent females, with 25 percent of its AIDS
4 cases occurring in women as compared to the national average of 14
5 percent. In 1992, AIDS represented the second leading cause of death in
6 New Jersey for females ages 15 to 44 and the leading cause of death for
7 black females ages 15 to 44. This highlights the fact that women represent
8 the demographic group with the fastest rising incidence of AIDS in the
9 State, as well as nationally; and

10 **WHEREAS**, In 1995, one in nine women in the United States will develop
11 breast cancer, a statistic that will lead to nearly 46,000 deaths. New
12 Jersey, with 7,000 new cases of breast cancer in 1995, has been estimated
13 as having the second highest rate of breast cancer incidence of all 50 states.
14 Mammography has been shown to reduce the risk of breast cancer by
15 one-third for women who are 50 years of age or older; and

16 **WHEREAS**, In 1995, 15,800 new cases of cervical cancer, 32,800 new cases
17 of uterine cancer and 26,600 new cases of ovarian cases were estimated
18 nationally. It has also been estimated that one in three women over the age
19 of 18 have not had a Pap smear test in over three years; and at least seven
20 in 10 deaths from cervical cancer can be prevented if more women had
21 regular Pap smears; and

22 **WHEREAS**, Comprehensive reproductive health care services and education
23 are essential for reducing the incidence and increasing the early detection
24 of breast, ovarian and cervical cancers and for preventing sexually
25 transmitted diseases, unintended pregnancies and HIV infection in women;
26 and

27 **WHEREAS**, Domestic violence is the single largest cause of injury to women in
28 this country and one in three women admitted to an emergency room has
29 been seriously abused, leading to long-term physiological and psychological
30 problems. The response of medical facilities and the mental health system
31 to the problem of domestic violence is currently inadequate; and

32 **WHEREAS**, Women and their children are disproportionately damaged by
33 addictions to alcohol, cigarettes and drugs and access to addiction services
34 is inadequate for women; and

35 **WHEREAS**, Access to health and dental care for Medicaid-eligible persons in
36 New Jersey and across the nation is often unavailable due to the
37 unwillingness of health care professionals to accept the inadequate
38 reimbursement available under the Medicaid program and due to the lack
39 of health care providers in depressed areas; and

40 **WHEREAS**, The general aging of the population combined with the lack of
41 affordable long-term care is increasing the demands for unpaid family care.
42 Seventy-five percent of the disabled elderly in the United States are cared
43 for by family members and other unpaid caregivers, most of whom are

1 women, despite their growing participation in the labor force; and
2 **WHEREAS**, New Jersey has one of the oldest populations of all 50 states. Half
3 of the women over the age of 45, and 90 percent of women over the age
4 of 75 suffer from osteoporosis, the major cause of 1.3 million bone
5 fractures in the United States; yet, osteoporosis is preventable in many
6 cases with the appropriate health counseling; and

7 **WHEREAS**, Current Medicare and Medicaid policies force even
8 middle-income women to "spend down" to the poverty level in order to
9 qualify for health care and long-term care benefits; and

10 **WHEREAS**, Paid health care providers, 75 percent of whom are women,
11 typically earn at or near minimum wage and receive few or no medical
12 benefits of their own; this despite the fact that the participation of nurses,
13 nurse practitioners, midwives and other non-physicians in the delivery of
14 primary and preventive health care would lower the costs of such services;
15 and

16 **WHEREAS**, The lack of research in the area of women's health has led to
17 inadequate health care for women; now, therefore,

18

19 **BE IT RESOLVED** by the Senate of the State of New Jersey (the General
20 Assembly concurring):

21

22 1. The Congress of the United States is respectfully memorialized to enact
23 health care reform legislation which ensures equity for women in insurance
24 coverage, the medical and scientific research fields and the health care delivery
25 system and which meets all their health care needs and will allow for greater
26 access to affordable, high quality comprehensive health care.

27

28 2. Duly authenticated copies of this resolution signed by the President of
29 the Senate and attested by the Secretary of the Senate and signed by the
30 Speaker of the General Assembly and attested by the Clerk of the General
31 Assembly shall be transmitted to the presiding officers of the United States
32 Senate and House of Representatives, the members of the New Jersey
33 Congressional delegation and Governor Whitman.

34

35

STATEMENT

37

38 This concurrent resolution memorializes Congress to enact health care
39 reform legislation which ensures equity in health insurance coverage for
40 women. The purpose of the resolution is to urge members of Congress to
41 provide women with access to health insurance that meets their needs and
42 allows them to receive affordable, high quality health care.

43

1

2

- 3 Memorializes Congress to enact health care reform legislation that ensures
4 health care equity for women.