

# CADILLAC TAX: UNFAIR TO AMERICA'S WOMEN

Implementation of the "Cadillac Tax" will disproportionately harm working women and women dependent on their spouse's coverage. America's women need the tax repealed now.



## Forgoing Basic Care

According to the National Women's Law Center, low-income women without health insurance often forgo basic health services due to costs. If the "Cadillac Tax" is implemented, more women may be forced to forgo health services due to increased cost-sharing and deductibles.

## Cost Barrier

According to a Kaiser Family Foundation poll, among women uninsured in 2014, the main reason for lacking coverage:

Too expensive	47%
Unemployed / work does not offer	13%
Ineligible for coverage	8%
Immigration status	7%
Opted out	4%

**The "Cadillac tax" will add to the cost burdens that are already adversely affecting women. The tax is forcing employers to shift costs to employees to avoid the tax threshold, thereby increasing already high costs for workers and their families.**



## Women Targeted



The "Cadillac Tax" disproportionately targets employers offering coverage to women, who typically have higher than average costs. A Milliman analysis found that current adjustments are insufficient to account for the adverse targeting.

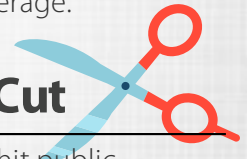
## Affordability Challenge

According to Kaiser Family Foundation, 36% of women reported that they were not confident that they would be able to afford usual medical costs, despite having insurance.

## Spousal Coverage Dropped

A recent survey found that several large employers are dropping coverage or implementing surcharges for spousal coverage in response to the tax. An estimated 24% of women are insured through their spouse's employer-sponsored health coverage.

## Teachers' Benefits Cut



The tax will disproportionately hit public workers, like teachers and police officers. According to a 2012 report, 76% of public school teachers are female.

All referenced studies and sources available at [Fightthe40.com](http://Fightthe40.com)

**ALLIANCE  
TO FIGHT THE 40**  
Stop the 40% tax on health benefits