

# Health Care User Fees: A Gendered Perspective

Health care user fees affect women differently than men because most women have lower annual incomes and as a consequence less disposable income. When the provincial government introduces health care user fees, increases already existing user fees, or cuts services previously covered under the Medical Services Plan this has a significant and negative impact on women's lives.

In reality, women are forced to choose between paying for health care services over other day-to-day expenses, or forgoing health care. This can affect a woman's health and well being. It is also contrary to government's stated commitment to health promotion and prevention.

## Women's Work is Worth Less

- Women earn 71 cents for every dollar a man earns
- In 2003, men had an average annual pre-tax income of \$39,300, while women's average annual income was \$24,400 – a \$15,000 difference
- Seventy percent of people who work part-time are women and 26% of them want full-time work
- Women accounted for 55% of all multiple job holders in 2004, up from 42% in 1987
- A senior woman's average annual income is \$20,000, \$10,000 less than a senior man
- 38% of lone-parent mothers, 19% of all senior women, and 25% of visible minority senior women live in what Statistics Canada describes as a low-income situation, more commonly referred to as living below the poverty line
- In 2003, 1.9 million women lived in a low-income situation
- Fifty-four percent of disabled Canadians are women and the average annual income of a woman with a disability is \$17,200, almost \$10,000 less than a man with a disability who on average makes \$26,900
- In 2000, the median income of an Aboriginal woman was \$12,300, \$5,000 less than a non-Aboriginal woman and \$3,000 less than an Aboriginal man

*Titbits...on women's health*



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## **MSP: A User Fee**

- The Medical Services Plan (MSP) is the provincial health care insurance plan for residents of BC. All residents are required to enroll in the plan and pay premiums to access health care
- MSP premiums increased 50% on May 1st, 2002
- Only BC, Alberta and Ontario charge residents a tax to access health care; other provinces and territories have no health care premiums
- In BC, a single woman who makes \$28,000 or more a year pays \$54 a month in MSP premiums, or \$648 a year
- A family with a combined income of \$37,000 or more pays \$1,296 a year for MSP premiums
- The 2005 BC budget acknowledged the negative impact of premium increases by reducing or eliminating premiums for a further 215,000 people
- The total number of people on premium assistance, people who pay only partial premiums or no premiums at all, is 1.2 million
- The vast majority of British Columbians, 71.3%, pay the full MSP premium. British Columbians pay MSP premiums totaling \$1.41 billion annually
- At the same time that MSP premiums have increased the provincial government has cut services covered by the Medical Services Plan
- British Columbians who do not have an extended benefits plan are now paying 100% of the cost of eye examinations, physiotherapy, chiropractic care, massage therapy, podiatry, and visits to a naturopath
- Women on income assistance have had access to physiotherapy, chiropractic care, massage therapy, podiatry, etc., severely reduced to a total of 10 visits a year for all of these health services combined
- Prior to 2002, women on income assistance could access 12 visits for each service, per year

## **Complementary Therapies**

- In 2003, women were almost twice as likely as men to use the services of a massage therapist, acupuncturist, homeopath, or naturopath – 17% of women compared to 9% of men aged 15 and over used these services
- Over 20% of women between 25 and 54 years of age consulted with one of these complementary therapists, almost twice the rate as a men

Sources: Statistics Canada, *Women in Canada, A gender-based statistical report*, 2005, and the Medical Services Plan web site.



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