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# Health insurance coverage remains steady among Ohio adults

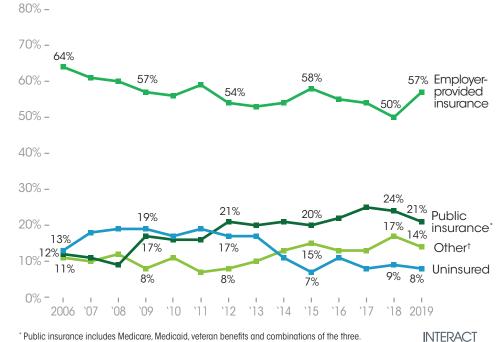
The **Ohio Health Issues Poll** (OHIP) is conducted every year to learn more about the health opinions, behaviors and status of Ohio adults. In 2019, OHIP asked several questions about their health insurance coverage.

#### WHAT OHIP FOUND

OHIP asked Ohio adults whether they had health insurance coverage, and if they did, what kind. Because nearly all adults older than 65 have health insurance coverage through Medicare, these data about insurance are for Ohioans between the ages of 18 and 64.

Nine in 10 Ohio adults (92%) ages 18-64 reported having some form of health insurance coverage. Fewer than 1 in 10 (8%) reported they do **not** have health insurance. This is similar to the 9% of adults in the nation who reported being uninsured in 2018.1 The percentage of adults with health insurance increased significantly in both Ohio and the nation when the major provisions of the Affordable Care Act (ACA)

Type of insurance coverage for Ohio adults ages 18-64 (Percentages may not add to 100% because of rounding.)



\* Public insurance includes Medicare, Medicaid, veteran benefits and combinations of the three.

SOURCE: 2019 Ohio Health Issues Poll (released September 2019)

were implemented in 2014. In Ohio, about 2 in 10 adults were uninsured before 2014 and 1 in 10 have been uninsured since then.

#### **Most Ohio adults** get insurance through an employer

Nearly 6 in 10 Ohio adults between the ages of 18 and 64 (57%) reported that they get their health insurance through their

own or their spouse's employer. This is higher than in 2018 when about half of Ohio adults reported getting their health insurance through an employer.

FOR **HEALTH** 

About 2 in 10 Ohio adults (21%) received public insurance, including Medicaid, Medicare, veteran benefits and combinations of the three. Just more than 1 in 10 (14%) report getting their

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These findings unless otherwise noted are from Interact for Health's Ohio Health Issues Poll (OHIP) conducted June 19-July 17, 2019, by the Institute for Policy Research at the University of Cincinnati. A random sample of 844 adults throughout Ohio was interviewed by telephone. This included 264 landline telephone interviews and 580 cell phone interviews. In 95 of 100 cases, statewide estimates will be accurate to ±3.4%. There are other sources of variation inherent in public opinion studies, such as non-response, question wording or context effects that can introduce error or bias. For more information about OHIP, please visit www.interactforhealth.org/about-ohip.

<sup>&</sup>lt;sup>1</sup> Cohen, R.A., Terlizzi, E.P., & Martinez, M.E. (2019). Health Insurance Coverage: Early Release of Estimates from the National Health Interview Survey, 2018. National Center for Health Statistics. Retrieved from https://www.cdc.gov/nchs/data/ nhis/earlyrelease/insur201905.pdf.

 $<sup>^{\</sup>dagger}$  Other includes purchased own plan, somewhere else, other and don't know.

insurance from some other source. including people who bought their own plan, and people who responded "other" or "don't know." These percentages have not changed since 2018.

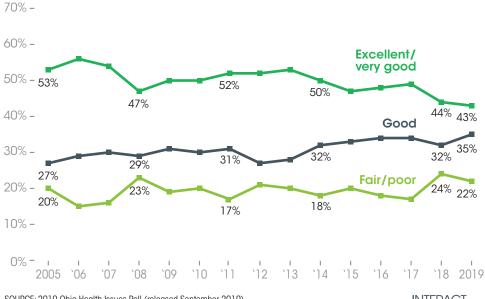
### Fewer than 1 in 10 delayed health care due to lack of transportation

OHIP asked, "During the past 12 months, was there any time that vou delayed or did not receive medical care because you did not have transportation?" Fewer than 1 in 10 of all Ohio adults (4%) reported this. Adults living in households with income of 200% of the Federal Poverty Guidelines (FPG)<sup>2</sup> or less (10%) were more likely than those with household income greater than 200% FPG (1%) to report this.

## **Most Ohio adults report** good to excellent health

Challenges in accessing health care, such as not having transportation or health insurance, can affect overall health. Uninsured adults are less likely to visit the doctor for preventive services and for chronic disease treatment.3 OHIP asked, "In general, would you say your health is excellent, very good, good, fair or poor?"

#### In general, would you say your health is excellent, very good, good, fair or poor?



SOURCE: 2019 Ohio Health Issues Poll (released September 2019)

INTERACT FOR **HEALTH** 

About 4 in 10 Ohio adults (43%) reported that their own health was excellent or very good. Just more than 3 in 10 adults (35%) reported that their health was good. Only about 2 in 10 (22%) said their health was fair or poor. While these percentages have not changed since 2018, the percentage of adults in Ohio reporting excellent or very good health has gradually declined over the past several years.

#### WHY WE ASK THESE **QUESTIONS**

Research has shown that selfreported health is an effective indicator of general well-being. A person's self-reported health and his or her predicted length and

quality of life are linked.4 OHIP asks about self-reported health to better understand the overall health of all adults in Ohio.

One way to maintain good health is to make routine visits to a health care provider. Regular checkups can prevent problems or detect them early.<sup>5</sup> At the same time, health care is expensive, and most people rely on health insurance to help cover the cost. OHIP asks about insurance status to better understand health insurance coverage in Ohio.

## WHAT'S HAPPENING NOW

One of the ways Interact for Health seeks to eliminate barriers to care such as transportation and insurance status is by opening and supporting school-based health centers. An SBHC is a fully functional health center located in a school building. SBHCs are run by a health provider such as a hospital or a federally qualified health center. The health provider is able to treat students and sometimes even staff, family and community members. Most SBHCs will see patients on public, private or even with no insurance. To learn more about Interact for Health's work with SBHCs, please visit www.interactforhealth.org/school-based-health-centers/.

<sup>&</sup>lt;sup>2</sup> In 2018, 200% FPG for a family of four was \$50,200.

<sup>&</sup>lt;sup>3</sup> Kaiser Family Foundation. (2018). Key Facts about the Uninsured Population. Retrieved from: https:// www.kff.org/uninsured/fact-sheet/key-facts-aboutthe-uninsured-population/

<sup>&</sup>lt;sup>4</sup> DeSalvo, K.B., et al. (2006). Clinical Review: Mortality Prediction with a Single General Self-Rated Health Questions. Journal of General Internal Medicine. 21(3). 267-275.

<sup>&</sup>lt;sup>5</sup> Health Equity. (2017). Retrieved from www.cdc. gov/family/checkup/index.htm.