

# Uninsured rate remains stable in Greater Cincinnati in 2013

Having health insurance is a main factor in whether someone seeks appropriate healthcare in a timely manner. Those without insurance are less likely to get care when they need it.

The Greater Cincinnati Community Health Status Survey (CHSS) asks two questions about insurance status. The first asks whether the person currently has health insurance. The second asks whether a person has been without health insurance at any time during the past 12 months. This indicates the stability of the person's insurance. These questions provide a more complete regional picture of insurance-related barriers to healthcare.

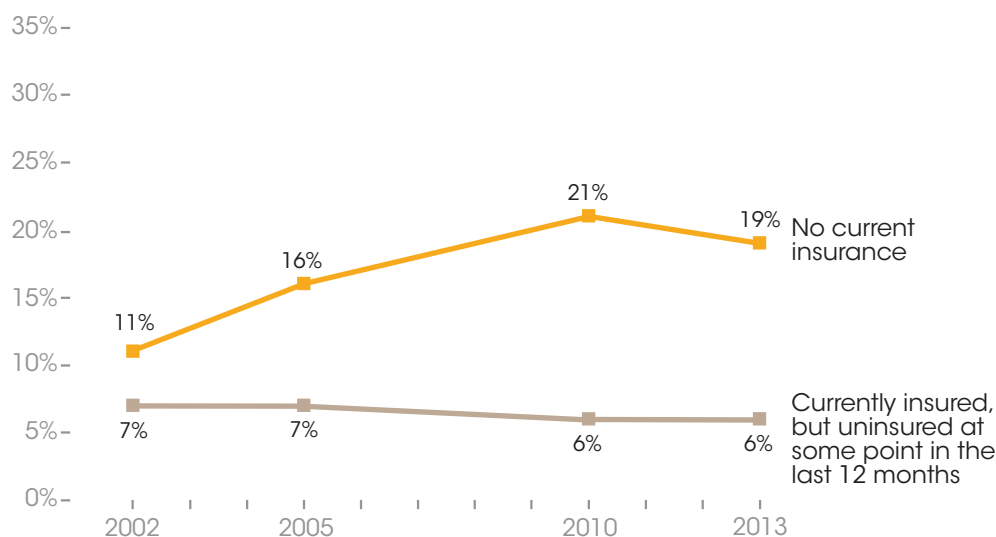
Because nearly all adults in our region age 65 and older (99.6%) are insured, this summary focuses on adults age 18 to 64.

## Rate of currently uninsured remains stable

Just fewer than 2 in 10 Greater Cincinnati adults (19%) report being currently uninsured, about the same as in 2010 (21%). This compares with the national rate of 21%.<sup>1</sup>

<sup>1</sup> National rate is for January through September 2013 from National Health Interview Survey conducted by the Centers for Disease Control and Prevention. [www.cdc.gov/nchs/data/nhis/earlyrelease/insur201403.pdf](http://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201403.pdf)

Percentage of adults age 18 to 64 who have been uninsured at any point in the last 12 months, including currently



It is important to note that the CHSS was conducted before open enrollment for the Patient Protection and Affordable Care Act (ACA) ended. Therefore it does not include those who signed up for coverage under the ACA. It also does not include those who are now covered by Medicaid expansion in Ohio and Kentucky. (Indiana did not expand Medicaid.)<sup>2</sup> On April 17, the White House announced that more than

<sup>2</sup> The ACA expands coverage for the poorest Americans by creating an opportunity for states to provide Medicaid eligibility, effective Jan. 1, 2014, for people younger than 65 with incomes up to 133 percent of the Federal Poverty Level (FPL). [www.medicaid.gov/AffordableCareAct/Provisions/Eligibility.html](http://www.medicaid.gov/AffordableCareAct/Provisions/Eligibility.html)

8 million Americans signed up for private insurance through the Health Insurance Marketplace during the ACA's open-enrollment period, which ended March 31. Though insurance coverage changes for our region are not known, we expect that the ACA will have increased insurance coverage.

## Some groups more likely to be uninsured

Adults age 18 to 64 in our region who are more likely than other subgroups to report being uninsured include those who:

**Continued on back**

- have less than a high school degree (44%)
- are living at or below 100% of the Federal Poverty Level (FPL)<sup>3</sup> (37%)
- are living between 100% and 200% FPL (28%)
- are age 18 to 29 (28%)
- report fair or poor health (27%)

## Rate of adults with unstable insurance remains steady

The stability of health insurance coverage is also a factor in access to healthcare. A measure of stability is whether a person has been covered continuously for the past 12 months. About 6% of currently insured adults in our region report having been without insurance at some point in the last 12 months. This remains unchanged from 2010.

---

<sup>3</sup>In 2013, 100% FPL was \$23,550 for a family of four; 200% FPL was \$47,100.