

Medical Debt in Greater Cincinnati

Results from The Health Foundation of Greater Cincinnati's 2005 Greater Cincinnati Community Health Status Survey

The Greater Cincinnati Community Health Status Survey (GCCHSS) is a project of The Health Foundation of Greater Cincinnati. The GCCHSS is conducted by the Institute for Policy Research at the University of Cincinnati.

Topics included in the GCCHSS include access to and satisfaction with healthcare, medical debt, mental and physical health status, nutrition and exercise, cigarette and alcohol use, and others.

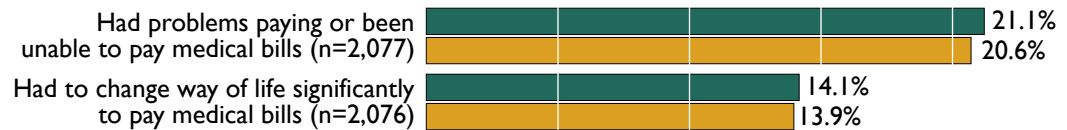
A total of 2,077 randomly selected adults residing in 8 Ohio counties, 9 Kentucky counties, and 5 Indiana counties were interviewed by telephone between August 16 and October 24, 2005. The potential sampling error for the survey is $\pm 2.2\%$.

For more information, please visit our web site at www.healthfoundation.org/gcchss.html. For the complete survey dataset, visit www.oasis.uc.edu.

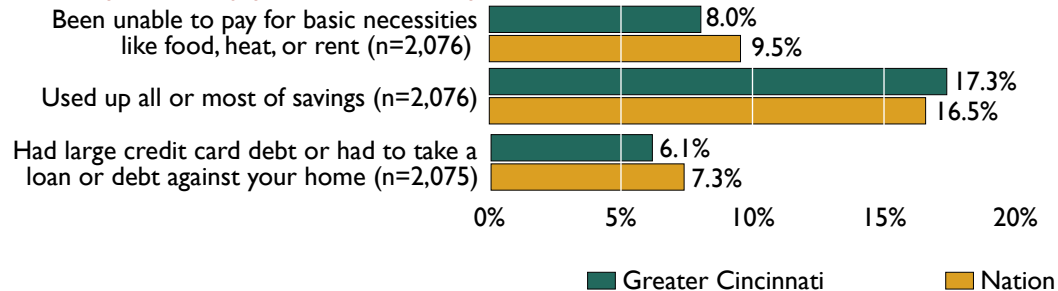
Community partners that helped develop the GCCHSS include:

- Anthem Foundation of Ohio
- Center for Closing the Health Gap
- Child Policy Research Center
- City of Cincinnati Health Department
- Council on Aging
- Employer Health Care Alliance
- Foundation for a Healthy Kentucky
- Hamilton County Health Department
- Health Improvement Collaborative
- Northern Kentucky Health Department
- Northern Kentucky University Center for Latino and Multicultural Studies
- United Way of Greater Cincinnati
- University of Cincinnati Institute for Policy Research
- University of Cincinnati Institute for the Study of Health
- Urban Appalachian Council

During the last 12 months, have you...



Because you had to pay medical bills, have you ever...



With the cost of healthcare steadily rising over the past several years, medical debt is becoming a concern for many Americans. According to the Commonwealth Fund¹, in 2003, just over 20% of Americans had problems paying or were unable to pay medical bills, and 13.9% had to change their way of life significantly to pay for medical bills. Additionally, 9.5% of Americans indicated they were unable to pay for basic necessities like food, heat, or rent in order to pay medical bills, 16.5% reported they used up all or most of their savings in order to pay medical bills, and 7.3% had large credit card debt or had to take a loan or debt against their home to pay medical bills.

Greater Cincinnati has been similarly affected by medical debt. In the region in general, as income increased, the likelihood of medical debt having an impact decreased. This did not hold true for having credit card debt or loans against a home because of paying medical bills. In this case, as income increased, the likelihood of having credit card or house debt due to medical bills increased.

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Greater Cincinnatians **more** and **less** likely to have had problems paying or were unable to pay medical bills during the last 12 months (2005 data)

Demographic	% having problems paying or being unable to pay medical bills
Region	21.1%
Age	
30 to 45	27.7%
65+	10.0%
Sex	
Female	24.5%
Male	17.3%
Ethnicity	
African American	38.0%
White Non-Appalachian	17.4%
Family Income	
Below 100% FPG ¹	40.4%
Above 200% FPG	15.7%
Health Insurance	
Uninsured	44.4%
Medicare	10.6%

¹ The federal poverty guideline (FPG) in 2005 was an annual income of \$19,350 for a family of 4.

¹The Commonwealth Fund surveyed adults ages 19 and over, while the Greater Cincinnati Community Health Status Survey surveyed adults ages 18 and over.

Greater Cincinnatians **more** and **less** likely to have had to change their way of life significantly in order to pay medical bills during the last 12 months (2005 data)

Demographic	% having to change their way of life significantly
Region	14.1%
Age	
30 to 45	19.6%
18 to 29	7.2%
Sex	
Female	15.5%
Male	12.5%
Ethnicity	
African American	21.3%
White Non-Appalachian	11.2%
Family Income	
Between 100–200% FPG ¹	27.4%
Above 200% FPG	9.4%
Health Insurance	
Uninsured	23.4%
Private or self-insured	12.6%

¹ The federal poverty guideline (FPG) in 2005 was an annual income of \$19,350 for a family of 4.

Greater Cincinnatians **more** and **less** likely to ever have used up all or most of their savings to pay for medical bills (2005 data)

Demographic	% using up all or most of savings
Region	17.3%
Age	
30 to 45	26.0%
18 to 29	9.9%
Sex	
Female	19.1%
Male	15.2%
Ethnicity	
African American	23.1%
White Non-Appalachian	13.8%
Family Income	
Below 100% FPG ¹	34.1%
Above 200% FPG	12.3%
Health Insurance	
Medicaid	25.0%
Medicare	15.6%

¹ The federal poverty guideline (FPG) in 2005 was an annual income of \$19,350 for a family of 4.

Greater Cincinnatians **more** and **less** likely to ever have been unable to pay for basic necessities like food, heat, or rent to pay for medical bills (2005 data)

Demographic	% unable to pay for basic necessities
Region	8.0%
Age	
30 to 45	11.8%
65+	3.2%
Sex	
Female	9.4%
Male	6.5%
Ethnicity	
African American	18.0%
White Non-Appalachian	6.1%
Family Income	
Below 100% FPG ¹	24.2%
Above 200% FPG	4.5%
Health Insurance	
Medicaid	18.8%
Private or self-insured	6.6%

¹ The federal poverty guideline (FPG) in 2005 was an annual income of \$19,350 for a family of 4.

Greater Cincinnatians **more** and **less** likely to ever have had large credit card debt or had to take a loan or debt against their house to pay for medical bills (2005 data)

Demographic	% with large credit card or house debt
Region	6.1%
Age	
30 to 45	9.9%
18 to 29	1.7%
Sex	
Male	6.2%
Female	6.0%
Ethnicity	
African American	5.9%
White Appalachian (1st and 2nd generation)	5.0%
Family Income	
Between 100–200% FPG ¹	7.9%
Below 100% FPG	4.8%
Health Insurance	
Private or self-insured	7.2%
Medicaid	3.0%
Medicare	2.9%

¹ The federal poverty guideline (FPG) in 2005 was an annual income of \$19,350 for a family of 4.