



# Knowledge of insurance coverage

Understanding health information and services is linked to better health outcomes. Improving this understanding is increasingly recognized as critical to improving the health of U.S. citizens. Parts of the Patient Protection and Affordable Care Act promote better understanding of health information, and improving that understanding is one of the goals of the Department of Health and Human Services' Healthy People 2020 program.

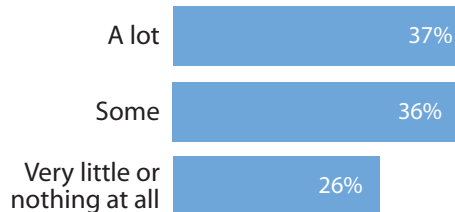
Because knowledge of health insurance coverage is important, the 2011 **Ohio Health Issues Poll (OHIP)** asked Ohio adults how much they know about which medical procedures their insurance plans cover and don't cover.

## Majority reports a lot or some knowledge

Among Ohio adults, 85% report having health insurance. However, their knowledge varies about what medical treatments are covered by their insurance. One in 4 (26%) report very little or no knowledge while nearly 4 in 10 report a lot of

knowledge (37%) of which medical procedures their insurance covers.

### How much would you say you know about which medical procedures your insurance plan covers and does not cover?



## Young adults, the poor and the unhealthy report less understanding

Younger people are less likely to understand their insurance coverage. About 4 in 10 adults age 18-29 (41%) reported knowing very little or nothing about what their health insurance covers, compared with 2 in 10 adults 65 and older (19%).

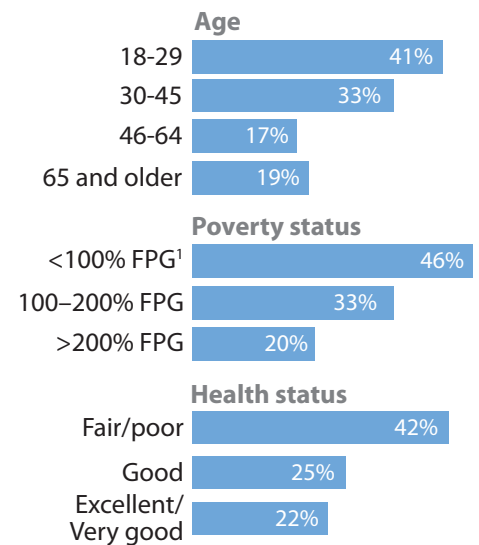
Poorer people also are less likely to understand their insurance coverage. Nearly 5 of 10 (46%) adults living at or below 100% of the Federal Poverty Guidelines<sup>1</sup> reported

<sup>1</sup> 100% of the federal poverty guidelines (FPG) in 2010 was an annual household income of \$22,050 and 200% FPG was \$44,100, both for a family of 4.

knowing little or nothing about what their health insurance covers, compared with 2 of 10 adults living above 200% FPG (20%).

Finally, people who consider themselves in poor health are less likely to understand their insurance coverage. About 4 in 10 adults in fair or poor health (42%) reported knowing little or nothing about their health insurance coverage, compared with 2 of 10 adults in excellent or very good health (22%).

### Know very little or nothing about what medical procedures their health insurance plan covers



These findings unless otherwise noted are from The Health Foundation of Greater Cincinnati's Ohio Health Issues Poll (OHIP) conducted July 15-25, 2011, by the Institute for Policy Research at the University of Cincinnati. A random sample of 946 adults throughout Ohio was interviewed by telephone. This included 742 landline interviews and 204 cell phone interviews. In 95 of 100 cases, statewide estimates will be accurate to ±3.2%. 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.healthfoundation.org/ohip.html](http://www.healthfoundation.org/ohip.html)