

# Ohioans' Experiences with Switching to Less Comprehensive Insurance Coverage because of Cost



The  
Health  
Foundation  
of Greater Cincinnati

In Ohio, 53% of insured adults reported that their healthcare costs have gone up over the past year. These increasing costs have many repercussions on individuals and employers. For example, some choose less comprehensive health plans, such as those that offer fewer benefits or require patients to pay more out-of-pocket, in order to lower monthly insurance premiums.

To find out how rising costs have influenced health insurance coverage in Ohio, the 2010 *Ohio Health Issues Poll* asked insured Ohioans whether they or their employer have had to switch to a less comprehensive health insurance plan due to cost in the past year.

## 1 in 4 Insured Ohioans Have Less Comprehensive Plan Due to Cost

Although the rate of Ohio adults with insurance has stayed relatively steady at 86%, 1 in 4 insured Ohio adults (28%) reported that the cost of their health plan forced them or their employer to switch to a less comprehensive health insurance plan in the last 12 months. This is slightly higher than the 22%

### Insured adults reporting that they or their employer switched to a less comprehensive health insurance plan because of cost reasons

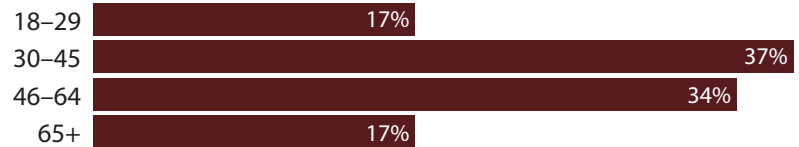


### Among insured Ohioans

#### Race



#### Age



Sources: Ohio data are from the 2010 Ohio Health Issues Poll. National data are from the March 2010 Health Tracking Poll, available at [www.kff.org/kaiserpolls/upload/8058-T.pdf](http://www.kff.org/kaiserpolls/upload/8058-T.pdf).

of adults across the nation<sup>1</sup> who reported having to switch to a less comprehensive plan because of costs.<sup>2</sup>

<sup>1</sup> National data are from the Kaiser Family Foundation's March 2010 Health Tracking Poll, available at: [www.kff.org/kaiserpolls/upload/8058-T.pdf](http://www.kff.org/kaiserpolls/upload/8058-T.pdf).

<sup>2</sup> The complete question was: "In the past year, has the cost of your health plan ever caused you or your employer to have to switch to a less comprehensive health insurance plan—for example, one that costs less but offers fewer benefits and requires you to pay more out of pocket for your health care before your insurance kicks in—or have you not had to switch to a less comprehensive plan for cost reasons?"

Ohio adults between the ages of 30–45 (37%) and 46–64 (34%) were more likely to report switching plans than young adults (17%) or seniors (17%). Only 12% of African Americans reported having to switch plans as compared to 28% of Whites.