



Ohioans' Experiences with Paying Medical Bills



Results From The Health Foundation of Greater Cincinnati



With the decline of the housing and stock markets and the increasing cost of gasoline and food, many households are having to make tough decisions about what they spend their money on. According to the April 2008 installment of the *Kaiser Health Tracking Poll: Election 2008*¹, 42% of Americans had problems paying for healthcare or health insurance as a result of changes in the economy².

Being Unable to Pay Medical Bills

One-third of Ohio's adults (34%) reported that there were times in the last 12 months that they had problems paying or were unable to pay for medical bills. In general, as age, income, or education level increased, the percentage who reported problems paying medical bills decreased.

¹Results of the Kaiser Health Tracking Poll can be found online at www.kff.org/kaiserpolls/elections2008.cfm.

² Kaiser Health Tracking Poll data are provided for context but are not from the same questions as Ohio Health Issues Poll data. Results from the Commonwealth Fund's 2007 Biennial Health Insurance Survey, which asks similar questions as the Ohio Health Issues Poll, will not be available until Fall 2008, at which time we will update this data highlight to reflect the national comparisons.

Making Life Changes to Pay Medical Bills

One in four Ohio adults (25%) reported that they had to change their way of life significantly over the last 12 months in order to pay medical bills. Ohio adults more likely to report changes in their way of life to pay medical bills included those:

- living in Southeast Ohio (46%)
- living below 100% of the federal poverty guidelines³ (FPG; 45%)
- living between 100–200% FPG (41%)
- with some college education but not a college degree (33%)
- living in a rural county (32%)

Income and Problems with Medical Bills

Ohioans with lower incomes were more affected by problems with medical bills. Almost 60% of Ohioans living below 200% FPG (57%) had problems paying or were unable to pay medical bills, compared to 23% of Ohioans living above 200% FPG. Similarly, 43% of Ohioans living below 200% FPG had to change their way of life significantly in order to pay medical bills, compared to 14% of Ohioans living above 200% FPG.

³ 100% of the federal poverty guidelines (FPG) in 2007 was an annual income of \$20,650 for a family of 4.

Ohio adults *more* and *less* likely within demographic groups to have problems paying or to be unable to pay medical bills

Demographic	% who had problems paying or were unable to pay medical bills
Ohio	34%
Ethnicity	
African American	50%
White	32%
Age	
18 to 29	42%
65 and over	20%
Education	
Less than high school	43%
College graduate	17%
Family Income¹	
Below 200% FPG	57%
Above 200% FPG	23%
Insurance Status	
Uninsured	65%
Insured	28%
Geographic Region	
Southeast Ohio	45%
Northwest	22%

¹ 100% of the federal poverty guidelines (FPG) in 2007 was an annual income of \$20,650 for a family of 4.