

The costs of medical care and health insurance have been increasing for many years. This has meant that some people go without care because they can't afford it or they go into debt to get the care they need.

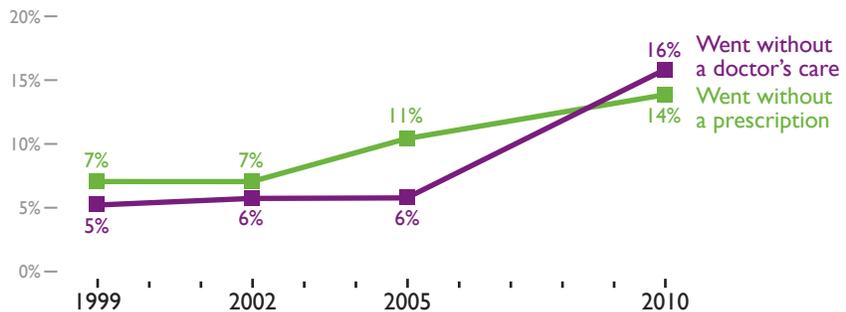
In 2010, about 1 in 7 Greater Cincinnati adults said that someone in their household went without a doctor's care (16%) or a prescription medication (14%) in the last year because the household needed the money to buy food or clothing or pay for housing. While the percentage of people who went without a prescription increased consistently over time, the percentage of people who went without a doctor's care increased almost three-fold since the last survey.

Getting the right care, including a doctor's care or prescription medication, at the right time helps prevent minor health conditions from becoming more serious. It also helps control costs, as early treatment sometimes prevents worse conditions and is usually cheaper than treatment in later stages of a condition.

## Uninsured and Low-Income Adults More Likely to Report Going without Care

Adults in Greater Cincinnati more likely to report that a member of their household

### Greater Cincinnati adults who reported that someone in their household went without a doctor's care or prescription medication during the last year because the household needed the money for food, clothing, or housing



went without a doctor's care or prescription medication in the last year because the household needed money for food, clothing, or housing included (see graph to the right):

- Currently uninsured adults
- Adults living in households under 200% of the federal poverty guidelines (FPG)<sup>1</sup>

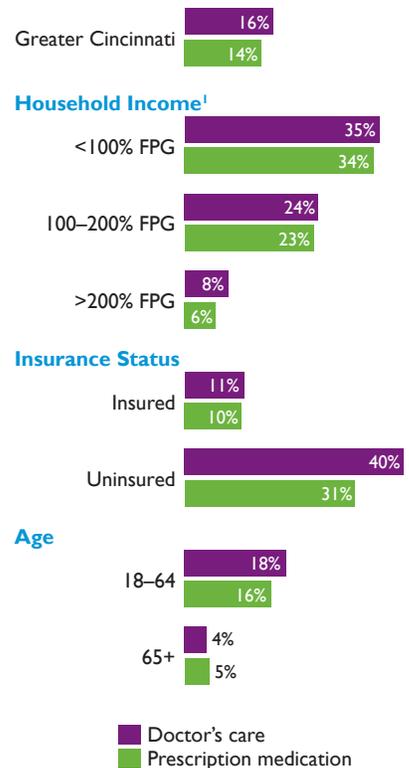
## Older Adults Less Likely to Report Going without Care

Only about 1 in 20 Greater Cincinnati adults ages 65 and older reported a member of their household went without a doctor's care or prescription medication in the last year because of cost. This is compared to about 1 in 6 adults ages 18–64 (see graph to the right).

(continued on back)

<sup>1</sup> In 2009, 100% FPG was an annual income of \$22,050 and 200% FPG an annual income of \$44,100, both for a family of 4.

### Greater Cincinnati adults who reported that someone in their household went without care in the last year because the household needed the money for food, clothing, or housing



## Nearly 1 in 2 Uninsured and Low-Income Adults Have Problems Paying Medical Bills

Besides going without care because they needed the money for basic necessities, Greater Cincinnati adults also reported problems paying medical bills. In 2010, 1 in 4 Greater Cincinnati adults (25%) reported having problems paying or being unable to pay for medical bills in the last year, consistent from 2005.

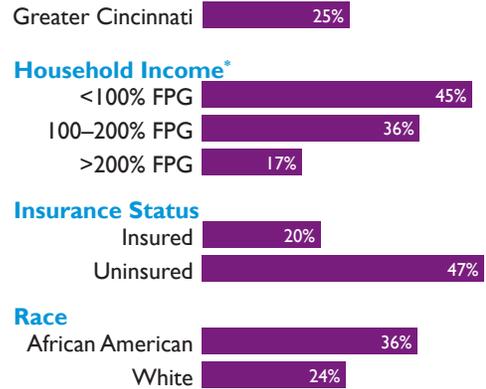
The cost of medical care hits some people harder, especially uninsured or low-income adults. Nearly half of Greater Cincinnati adults who are uninsured (47%) reported that they had problems paying or were unable to pay medical bills, compared to 20% of insured adults.

Nearly half of Greater Cincinnati adults living below 100% FPG (45%) and one-third of adults living between 100–200% FPG (36%) reported that they had problems paying or were unable to pay medical bills, compared to 17% of adults living above 200% FPG.

## 1 in 3 African American Adults Have Problems Paying Medical Bills

Over 1 in 3 African American adults (36%) reported they had problems paying or were unable to pay medical bills, compared to 1 in 4 white adults (24%).

### Greater Cincinnati adults who reported that they had trouble paying or were unable to pay medical bills in the last 12 months



\* In 2009, 100% of the federal poverty guidelines (FPG) was an annual income of \$22,050 and 200% FPG was an annual income of 44,100, both for a family of 4.