

## Ohioans' Experiences With Type of Health Insurance Coverage

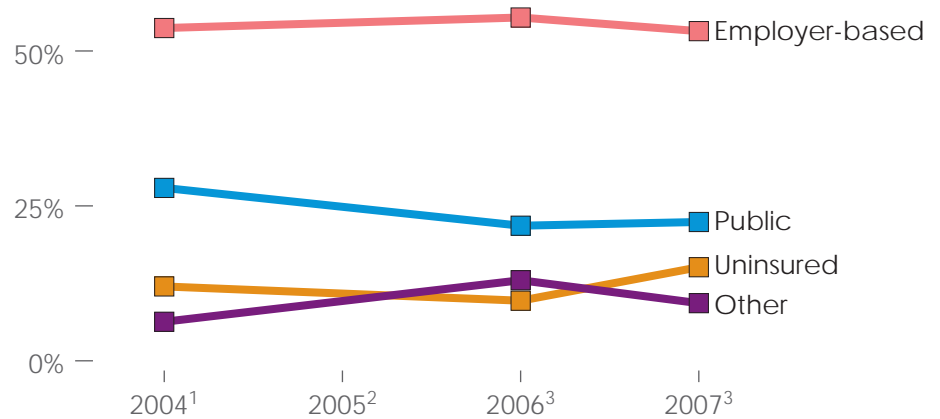


Results From The Health Foundation of Greater Cincinnati



Since 2004, the percent of uninsured Ohio adults has risen, according to the 2007 *Ohio Health Issues Poll*. This increase has resulted in overall decreases in the percentage of Ohioans insured through employers and in the percentage of Ohioans with public insurance. Between 2006 and 2007, the percentage of Ohio adults insured through the public system remained consistent, while the percentage insured through employer-based coverage continued to decline.

Type of insurance coverage for Ohio adults, ages 18 and older



<sup>1</sup> Data from 2004 are from the Ohio Family Health Survey.

<sup>2</sup> Data from 2005 are not available.

<sup>3</sup> Data from 2006 and 2007 are from the Ohio Health Issues Poll.

### Type of Insurance for Ohioans Ages 18–64

Trends among Ohioans ages 18–64 mirror the state trends for all adults, with an increase in the percentage of uninsured Ohioans and a decrease in the percentage of Ohioans with employer-based coverage. The percentage of Ohioans ages 18–64 with public insurance has also decreased.

### Type of Insurance for Ohioans Ages 65+

When a U.S. citizen turns 65 years old, he or she is eligible for Medicare, a public health insurance program for older adults. Some adults over age 65 are also eligible for Medicaid-assisted Medicare, in which the Medicaid program pays for part of the Medicare insurance premiums. Historically, the vast

majority of Americans ages 65 and older have been covered by public insurance. In Ohio in 2004, 96% of Ohioans ages 65 and older reported being covered by public insurance and 2% reported being covered by employer-based insurance, according to the 2004 *Ohio Family Health Survey*.

At the time of the 2006 *Ohio Health Issues Poll*, however, only 63% of Ohioans ages 65 and older reported being covered by public insurance and 14% had employer-based coverage. In 2007, 72% of Ohioans ages 65 and older had public coverage and 17% had employer-based coverage. The percentage of uninsured Ohioans

ages 65 and older, although small, increased from 1% in 2004 to 3% in 2007.

This increase in employer-based coverage for Ohioans over age 65 is possibly a sign that Ohioans are working longer than the traditional retirement age. Or, it could be that retired Ohioans are opting to retain employer-based coverage offered as part of a retirement package rather than enroll in public insurance.